

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long-Term Care Insurance  
**Project Name/Number:** 2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)

## Filing at a Glance

Company: Metropolitan Life Insurance Company  
 Product Name: Individual Long-Term Care Insurance  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 09/20/2019  
 SERFF Tr Num: META-132090705  
 SERFF Status: Assigned  
 State Tr Num: META-132090705  
 State Status: Received Review in Progress  
 Co Tr Num: CT19-221 LSA-NEW (RATE) CL  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Cherise Livingston, Cory Johnson, Patricia Brabant  
 Reviewer(s): Jim Lavery (primary)  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:

### State Filing Description:

Proposed 3.52% increase on 165 policyholders of MetLife forms LTC2007-PA and LTC2007-ML-PA.

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<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)		

## General Information

Project Name: 2019 IB Rate Increase Filings	Status of Filing in Domicile: Authorized
Project Number: CT19-221 LSA-New (Rate)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/23/2019
	State Status Changed: 09/23/2019
Deemer Date:	Created By: Cherise Livingston
Submitted By: Cherise Livingston	Corresponding Filing Tracking Number: META-132090063
	State TOI: LTC03I Individual Long Term Care

### Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

## Company and Contact

### Filing Contact Information

Deborah Fountas, Sr. Product Consultant	dfountas@metlife.com
1300 Hall Blvd	860-656-3808 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

<b>SERFF Tracking #:</b>	META-132090705	<b>State Tracking #:</b>	META-132090705	<b>Company Tracking #:</b>	CT19-221 LSA-NEW (RATE) CL
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
<b>Product Name:</b>	Individual Long-Term Care Insurance				
<b>Project Name/Number:</b>	2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)				

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	43.650%
<b>Effective Date of Last Rate Revision:</b>	03/22/2017
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	META-130873773

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
Metropolitan Life Insurance Company	3.520%	3.520%	\$15,092	165	\$428,755	3.520%	3.520%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA LSAnew rates 3.52% Increase	LTC2007-PA, LTC2007-ML-PA	Revised	Previous State Filing Number:  Percent Rate Change Request: 3.52	PA_LSAnew_rates_Increase_3.52%.pdf,

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Base - Reimbursement**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.57816	\$3.65142	\$3.76852	\$3.88219	\$4.03135	\$4.15636
31	\$3.63978	\$3.71504	\$3.83537	\$3.95211	\$4.10538	\$4.23383
32	\$3.70244	\$3.77979	\$3.90341	\$4.02328	\$4.18076	\$4.31274
33	\$3.76620	\$3.84565	\$3.97265	\$4.09577	\$4.25753	\$4.39312
34	\$3.83106	\$3.91268	\$4.04313	\$4.16955	\$4.33572	\$4.47499
35	\$3.89703	\$3.98087	\$4.11485	\$4.24465	\$4.41535	\$4.55842
36	\$4.02577	\$4.11488	\$4.25738	\$4.39541	\$4.57682	\$4.72891
37	\$4.15877	\$4.25340	\$4.40485	\$4.55152	\$4.74420	\$4.90577
38	\$4.29615	\$4.39660	\$4.55743	\$4.71317	\$4.91771	\$5.08925
39	\$4.43809	\$4.54461	\$4.71528	\$4.88055	\$5.09757	\$5.27959
40	\$4.58468	\$4.69759	\$4.87861	\$5.05389	\$5.28400	\$5.47707
41	\$4.73613	\$4.85574	\$5.04758	\$5.23338	\$5.47726	\$5.68191
42	\$4.89260	\$5.01920	\$5.22243	\$5.41926	\$5.67758	\$5.89442
43	\$5.05424	\$5.18817	\$5.40333	\$5.61173	\$5.88522	\$6.11488
44	\$5.22120	\$5.36282	\$5.59047	\$5.81102	\$6.10044	\$6.34358
45	\$5.39368	\$5.54335	\$5.78412	\$6.01742	\$6.32356	\$6.58084
46	\$5.63080	\$5.79092	\$6.04849	\$6.29813	\$6.62548	\$6.90057
47	\$5.87835	\$6.04953	\$6.32494	\$6.59194	\$6.94182	\$7.23581
48	\$6.13679	\$6.31969	\$6.61401	\$6.89945	\$7.27325	\$7.58736
49	\$6.40659	\$6.60192	\$6.91630	\$7.22132	\$7.62051	\$7.95598
50	\$6.68826	\$6.89674	\$7.23240	\$7.55819	\$7.98435	\$8.34252
51	\$6.98229	\$7.20474	\$7.56294	\$7.91078	\$8.36557	\$8.74783
52	\$7.28926	\$7.52650	\$7.90863	\$8.27981	\$8.76499	\$9.17283
53	\$7.60973	\$7.86262	\$8.27008	\$8.66606	\$9.18347	\$9.61850
54	\$7.94428	\$8.21374	\$8.64806	\$9.07034	\$9.62194	\$10.08581
55	\$8.29354	\$8.58057	\$9.04331	\$9.49348	\$10.08133	\$10.57580
56	\$8.74124	\$9.04704	\$9.53992	\$10.01969	\$10.64579	\$11.17245
57	\$9.21309	\$9.53889	\$10.06380	\$10.57508	\$11.24188	\$11.80276
58	\$9.71041	\$10.05749	\$10.61642	\$11.16124	\$11.87134	\$12.46862
59	\$10.23458	\$10.60426	\$11.19943	\$11.77989	\$12.53602	\$13.17204
60	\$10.78704	\$11.18075	\$11.81443	\$12.43283	\$13.23795	\$13.91515
61	\$11.36933	\$11.78859	\$12.46321	\$13.12198	\$13.97915	\$14.70019
62	\$11.98305	\$12.42949	\$13.14761	\$13.84933	\$14.76187	\$15.52952
63	\$12.63427	\$13.11143	\$13.87872	\$14.62902	\$15.60397	\$16.42418
64	\$13.32090	\$13.83081	\$14.65050	\$15.45261	\$16.49408	\$17.37038
65	\$14.04483	\$14.58965	\$15.46522	\$16.32257	\$17.43499	\$18.37109
66	\$14.80811	\$15.39013	\$16.32521	\$17.24150	\$18.42957	\$19.42943
67	\$15.61287	\$16.23451	\$17.23304	\$18.21217	\$19.48087	\$20.54878
68	\$17.02200	\$17.69459	\$18.77479	\$19.83488	\$21.20754	\$22.36348
69	\$18.55831	\$19.28598	\$20.45448	\$21.60216	\$23.08724	\$24.33842
70	\$20.23328	\$21.02050	\$22.28445	\$23.52692	\$25.13356	\$26.48779
71	\$22.09028	\$22.94304	\$24.31208	\$25.65900	\$27.39948	\$28.86727
72	\$24.11771	\$25.04144	\$26.52420	\$27.98428	\$29.86969	\$31.46050
73	\$26.14181	\$27.15844	\$28.79141	\$30.40034	\$32.47662	\$34.23044
74	\$28.33580	\$29.45443	\$31.25240	\$33.02497	\$35.31104	\$37.24425
75	\$30.71392	\$31.94452	\$33.92376	\$35.87621	\$38.39287	\$40.52340
76	\$33.29163	\$34.64511	\$36.82346	\$38.97360	\$41.74365	\$44.09127
77	\$36.08567	\$37.57401	\$39.97101	\$42.33844	\$45.38686	\$47.97327
78	\$38.90443	\$40.51263	\$43.09955	\$45.65478	\$48.94490	\$51.73911
79	\$41.94334	\$43.68108	\$46.47295	\$49.23090	\$52.78183	\$55.80054
80	\$45.21965	\$47.09735	\$50.11040	\$53.08714	\$56.91955	\$60.18081
81	\$48.75187	\$50.78077	\$54.03256	\$57.24542	\$61.38164	\$64.90493
82	\$52.56000	\$54.75230	\$58.26169	\$61.72943	\$66.19352	\$69.99986
83	\$56.38682	\$58.73471	\$62.48281	\$66.18253	\$70.94755	\$75.01226
84	\$60.49224	\$63.00681	\$67.00975	\$70.95687	\$76.04298	\$80.38359
85	\$64.89662	\$67.58964	\$71.86467	\$76.07563	\$81.50438	\$86.13952
86	\$69.62163	\$72.50578	\$77.07132	\$81.56366	\$87.35800	\$92.30762
87	\$74.69067	\$77.77952	\$82.65522	\$87.44757	\$93.63203	\$98.91740
88	\$78.58879	\$81.80651	\$86.85193	\$91.79820	\$98.18748	\$103.63393
89	\$82.69034	\$86.04198	\$91.26175	\$96.36529	\$102.96455	\$108.57534
90	\$87.00597	\$90.49674	\$95.89544	\$101.15959	\$107.97406	\$113.75237
91	\$91.54683	\$95.18215	\$100.76442	\$106.19241	\$113.22730	\$119.17626
92	\$96.32466	\$100.11013	\$105.88062	\$111.47563	\$118.73611	\$124.85875
93	\$100.01107	\$103.88421	\$109.73401	\$115.38704	\$122.72797	\$128.89069
94	\$103.83857	\$107.80057	\$113.72763	\$119.43568	\$126.85403	\$133.05282
95	\$107.81253	\$111.86455	\$117.86661	\$123.62639	\$131.11880	\$137.34936
96	\$111.93860	\$116.08176	\$122.15621	\$127.96415	\$135.52697	\$141.78465
97	\$116.22257	\$120.45796	\$126.60193	\$132.45409	\$140.08332	\$146.36314
98	\$119.78089	\$124.09089	\$130.28795	\$136.17208	\$143.85096	\$150.14422
99	\$122.71472	\$127.08489	\$133.32261	\$139.22998	\$146.94613	\$153.24723
100	\$125.11927	\$129.53789	\$135.80688	\$141.73122	\$149.47555	\$155.78094

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Base - Reimbursement**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.23616	\$4.31998	\$4.40661	\$4.55700	\$4.70980	\$4.87673
31	\$4.31578	\$4.40191	\$4.49090	\$4.64540	\$4.80238	\$4.97393
32	\$4.39687	\$4.48537	\$4.57682	\$4.73550	\$4.89679	\$5.07305
33	\$4.47952	\$4.57041	\$4.66436	\$4.82735	\$4.99305	\$5.17413
34	\$4.56368	\$4.65706	\$4.75358	\$4.92098	\$5.09120	\$5.27724
35	\$4.64944	\$4.74538	\$4.84451	\$5.01642	\$5.19128	\$5.38241
36	\$4.82564	\$4.92758	\$5.03293	\$5.21562	\$5.40138	\$5.60435
37	\$5.00853	\$5.11680	\$5.22866	\$5.42271	\$5.61998	\$5.83546
38	\$5.19833	\$5.31327	\$5.43203	\$5.63803	\$5.84742	\$6.07608
39	\$5.39534	\$5.51727	\$5.64328	\$5.86188	\$6.08407	\$6.32662
40	\$5.59980	\$5.72914	\$5.86277	\$6.09466	\$6.33028	\$6.58752
41	\$5.81203	\$5.94912	\$6.09079	\$6.33665	\$6.58647	\$6.85915
42	\$6.03229	\$6.17755	\$6.32767	\$6.58826	\$6.85302	\$7.14200
43	\$6.26089	\$6.41476	\$6.57376	\$6.84986	\$7.13037	\$7.43651
44	\$6.49816	\$6.66107	\$6.82942	\$7.12186	\$7.41895	\$7.74315
45	\$6.74444	\$6.91683	\$7.09503	\$7.40464	\$7.71920	\$8.06245
46	\$7.07555	\$7.25985	\$7.45032	\$7.78135	\$8.11752	\$8.48431
47	\$7.42292	\$7.61987	\$7.82343	\$8.17722	\$8.53638	\$8.92827
48	\$7.78736	\$7.99774	\$8.21518	\$8.59324	\$8.97689	\$9.39543
49	\$8.16968	\$8.39434	\$8.62657	\$9.03040	\$9.44010	\$9.88705
50	\$8.57078	\$8.81063	\$9.05857	\$9.48983	\$9.92724	\$10.40439
51	\$8.99157	\$9.24755	\$9.51217	\$9.97262	\$10.43948	\$10.94879
52	\$9.43302	\$9.70615	\$9.98851	\$10.47997	\$10.97819	\$11.52169
53	\$9.89613	\$10.18747	\$10.48872	\$11.01313	\$11.54468	\$12.12456
54	\$10.38198	\$10.69266	\$11.01395	\$11.57343	\$12.14041	\$12.75900
55	\$10.89169	\$11.22292	\$11.56549	\$12.16222	\$12.76688	\$13.42660
56	\$11.50919	\$11.86197	\$12.22687	\$12.86283	\$13.50697	\$14.21002
57	\$12.16168	\$12.53740	\$12.92609	\$13.60380	\$14.28997	\$15.03915
58	\$12.85117	\$13.25131	\$13.66526	\$14.38745	\$15.11838	\$15.91666
59	\$13.57975	\$14.00585	\$14.44674	\$15.21624	\$15.99479	\$16.84534
60	\$14.34964	\$14.80337	\$15.27289	\$16.09276	\$16.92201	\$17.82826
61	\$15.16319	\$15.64630	\$16.14628	\$17.01980	\$17.90298	\$18.86849
62	\$16.02283	\$16.53722	\$17.06962	\$18.00022	\$18.94083	\$19.96942
63	\$16.95185	\$17.50152	\$18.07046	\$19.06584	\$20.07151	\$21.17161
64	\$17.93471	\$18.52204	\$19.12998	\$20.19452	\$21.26971	\$22.44618
65	\$18.97455	\$19.60206	\$20.25162	\$21.39001	\$22.53944	\$23.79749
66	\$20.07468	\$20.74508	\$21.43901	\$22.65627	\$23.88495	\$25.23013
67	\$21.23862	\$21.95472	\$22.69603	\$23.99751	\$25.31081	\$26.74903
68	\$23.11109	\$23.88645	\$24.68928	\$26.10038	\$27.52401	\$29.08395
69	\$25.14864	\$25.98813	\$26.85755	\$28.38754	\$29.93076	\$31.62269
70	\$27.36583	\$28.27473	\$29.21626	\$30.87513	\$32.54796	\$34.38303
71	\$29.82016	\$30.80554	\$31.82655	\$33.62763	\$35.44349	\$37.43658
72	\$32.49457	\$33.56288	\$34.67006	\$36.62553	\$38.59662	\$40.76133
73	\$35.37205	\$36.55040	\$37.77197	\$39.93348	\$42.11210	\$44.50693
74	\$38.50436	\$39.80382	\$41.15143	\$43.54017	\$45.94777	\$48.59674
75	\$41.91404	\$43.34688	\$44.83324	\$47.47263	\$50.13282	\$53.06234
76	\$45.62565	\$47.20529	\$48.84444	\$51.76024	\$54.69905	\$57.93830
77	\$49.66594	\$51.40714	\$53.21453	\$56.43510	\$59.68117	\$63.26231
78	\$53.56925	\$55.45129	\$57.40595	\$60.89554	\$64.41415	\$68.30198
79	\$57.77934	\$59.81357	\$61.92750	\$65.70850	\$69.52247	\$73.74311
80	\$62.32030	\$64.51903	\$66.80518	\$70.90187	\$75.03590	\$79.61768
81	\$67.21812	\$69.59466	\$72.06707	\$76.50571	\$80.98657	\$85.96026
82	\$72.50089	\$75.06957	\$77.74340	\$82.55245	\$87.40917	\$92.80810
83	\$77.68300	\$80.42611	\$83.28368	\$88.43135	\$93.63309	\$99.42789
84	\$83.23548	\$86.16488	\$89.21881	\$94.72893	\$100.30022	\$106.51984
85	\$89.18484	\$92.31312	\$95.57691	\$101.47496	\$107.44206	\$114.11766
86	\$95.55943	\$98.90008	\$102.38807	\$108.70143	\$115.09242	\$122.25740
87	\$102.38968	\$105.95705	\$109.68467	\$116.44252	\$123.28755	\$130.97774
88	\$107.20581	\$110.87811	\$114.71852	\$121.68283	\$128.74175	\$136.69575
89	\$112.24850	\$116.02771	\$119.98344	\$127.15896	\$134.43723	\$142.66339
90	\$117.52838	\$121.41651	\$125.48997	\$132.88153	\$140.38467	\$148.89154
91	\$123.05660	\$127.05555	\$131.24921	\$138.86165	\$146.59526	\$155.39160
92	\$128.84488	\$132.95650	\$137.27276	\$145.11088	\$153.08056	\$162.17544
93	\$132.89302	\$137.02548	\$141.36913	\$149.26150	\$157.29274	\$166.49987
94	\$137.06836	\$141.21899	\$145.58773	\$153.53084	\$161.62080	\$170.93964
95	\$141.37488	\$145.54084	\$149.93223	\$157.92230	\$166.06794	\$175.49779
96	\$145.81669	\$149.99494	\$154.40637	\$162.43937	\$170.63748	\$180.17747
97	\$150.39808	\$154.58538	\$159.01403	\$167.08564	\$175.33273	\$184.98195
98	\$154.17834	\$158.37010	\$162.81015	\$170.90898	\$179.19229	\$188.92803
99	\$157.27856	\$161.47202	\$165.91953	\$174.03765	\$182.34790	\$192.15222
100	\$159.80860	\$164.00214	\$168.45457	\$176.58639	\$184.91685	\$194.77559

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Base - Reimbursement**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$5.12505	\$5.38004	\$5.46855	\$5.51524	\$5.56608	\$5.61355	\$5.66089
31	\$5.22902	\$5.49100	\$5.58148	\$5.62943	\$5.68164	\$5.73040	\$5.77901
32	\$5.33512	\$5.60424	\$5.69677	\$5.74602	\$5.79961	\$5.84969	\$5.89959
33	\$5.44336	\$5.71983	\$5.81443	\$5.86500	\$5.92004	\$5.97144	\$6.02269
34	\$5.55383	\$5.83779	\$5.93452	\$5.98645	\$6.04294	\$6.09573	\$6.14837
35	\$5.66651	\$5.95819	\$6.05707	\$6.11041	\$6.16842	\$6.22262	\$6.27667
36	\$5.90609	\$6.21564	\$6.32008	\$6.37637	\$6.43742	\$6.49464	\$6.55169
37	\$6.15581	\$6.48421	\$6.59452	\$6.65389	\$6.71817	\$6.77855	\$6.83876
38	\$6.41607	\$6.76439	\$6.88086	\$6.94349	\$7.01117	\$7.07487	\$7.13840
39	\$6.68735	\$7.05668	\$7.17965	\$7.24570	\$7.31693	\$7.38416	\$7.45117
40	\$6.97009	\$7.36161	\$7.49139	\$7.56106	\$7.63605	\$7.70696	\$7.77765
41	\$7.26479	\$7.67970	\$7.81669	\$7.89015	\$7.96907	\$8.04386	\$8.11843
42	\$7.57195	\$8.01154	\$8.15610	\$8.23358	\$8.31661	\$8.39549	\$8.47414
43	\$7.89209	\$8.35772	\$8.51028	\$8.59193	\$8.67931	\$8.76251	\$8.84545
44	\$8.22578	\$8.71886	\$8.87978	\$8.95689	\$9.05783	\$9.14557	\$9.23303
45	\$8.57357	\$9.09559	\$9.26538	\$9.35611	\$9.45287	\$9.54535	\$9.63757
46	\$9.03057	\$9.58831	\$9.76970	\$9.86616	\$9.96888	\$10.06732	\$10.16549
47	\$9.51194	\$10.10774	\$10.30149	\$10.40398	\$10.51308	\$10.61783	\$10.72227
48	\$10.01899	\$10.65528	\$10.86223	\$10.97116	\$11.08698	\$11.19844	\$11.30958
49	\$10.55304	\$11.23251	\$11.45349	\$11.56923	\$11.69220	\$11.81080	\$11.92904
50	\$11.11557	\$11.84099	\$12.07692	\$12.19991	\$12.33047	\$12.45664	\$12.58245
51	\$11.70808	\$12.48243	\$12.73431	\$12.86498	\$13.00357	\$13.13781	\$13.27165
52	\$12.33218	\$13.15863	\$13.42747	\$13.56630	\$13.71342	\$13.85620	\$13.99859
53	\$12.98954	\$13.87145	\$14.15835	\$14.30585	\$14.46202	\$14.61391	\$14.76535
54	\$13.68195	\$14.62288	\$14.92902	\$15.08573	\$15.25147	\$15.41303	\$15.57410
55	\$14.41127	\$15.41504	\$15.74165	\$15.90810	\$16.08404	\$16.25586	\$16.42715
56	\$15.25965	\$16.33018	\$16.68008	\$16.85732	\$17.04474	\$17.22793	\$17.41056
57	\$16.15799	\$17.29963	\$17.67449	\$17.86316	\$18.06285	\$18.25814	\$18.45282
58	\$17.10922	\$18.32663	\$18.72814	\$18.92903	\$19.14177	\$19.34995	\$19.55750
59	\$18.11641	\$19.41462	\$19.84463	\$20.05849	\$20.28513	\$20.50704	\$20.72830
60	\$19.18294	\$20.56720	\$21.02768	\$21.25534	\$21.49678	\$21.73334	\$21.96918
61	\$20.31223	\$21.78818	\$22.28124	\$22.52362	\$22.78081	\$23.03296	\$23.28436
62	\$21.50801	\$23.08165	\$23.60955	\$23.86757	\$24.14153	\$24.41030	\$24.67826
63	\$22.81825	\$24.50336	\$25.07198	\$25.34790	\$25.64122	\$25.92917	\$26.21626
64	\$24.20830	\$26.01266	\$26.62497	\$26.92004	\$27.23406	\$27.54256	\$27.85013
65	\$25.68303	\$27.61490	\$28.27419	\$28.58971	\$28.92588	\$29.25634	\$29.58581
66	\$27.24761	\$29.31585	\$30.02556	\$30.36295	\$30.72278	\$31.07677	\$31.42969
67	\$28.90749	\$31.12156	\$31.88541	\$32.24614	\$32.63132	\$33.01045	\$33.38844
68	\$31.42716	\$33.83282	\$34.66775	\$35.05893	\$35.47708	\$35.88916	\$36.30002
69	\$34.16648	\$36.78029	\$37.69291	\$38.11708	\$38.57101	\$39.01893	\$39.46552
70	\$37.14457	\$39.98455	\$40.98202	\$41.44200	\$41.93479	\$42.42164	\$42.90703
71	\$40.43869	\$43.52872	\$44.62046	\$45.11990	\$45.65565	\$46.18556	\$46.71389
72	\$44.02493	\$47.38703	\$48.58192	\$49.12424	\$49.70668	\$50.28346	\$50.85850
73	\$48.12175	\$51.84979	\$53.18065	\$53.77895	\$54.42189	\$55.06058	\$55.69737
74	\$52.59981	\$56.73284	\$58.21472	\$58.87471	\$59.58438	\$60.29157	\$60.99664
75	\$57.49457	\$62.07574	\$63.72530	\$64.45333	\$65.23663	\$66.01954	\$66.80010
76	\$62.84483	\$67.92182	\$69.75750	\$70.56053	\$71.42500	\$72.29167	\$73.15572
77	\$68.69295	\$74.31849	\$76.36071	\$77.24643	\$78.20044	\$79.15967	\$80.11603
78	\$74.20718	\$80.34091	\$82.57526	\$83.53899	\$84.58223	\$85.63265	\$86.67996
79	\$80.16407	\$86.85138	\$89.29557	\$90.34419	\$91.48482	\$92.63494	\$93.78164
80	\$86.59913	\$93.88941	\$96.56280	\$97.70372	\$98.95071	\$100.20982	\$101.46517
81	\$93.55074	\$101.49777	\$104.42147	\$105.66279	\$107.02587	\$108.40412	\$109.77823
82	\$101.06040	\$109.72269	\$112.91972	\$114.27019	\$115.76005	\$117.26845	\$118.77235
83	\$108.30152	\$117.65211	\$121.10415	\$122.55713	\$124.17402	\$125.81367	\$127.44841
84	\$116.06151	\$126.15459	\$129.88178	\$131.44504	\$133.19956	\$134.98156	\$136.75823
85	\$124.37750	\$135.27152	\$139.29562	\$140.97751	\$142.88111	\$144.81750	\$146.74810
86	\$133.28935	\$145.04732	\$149.39178	\$151.20128	\$153.26638	\$155.37019	\$157.46772
87	\$142.83974	\$155.52957	\$160.21971	\$162.16648	\$164.40649	\$166.69186	\$168.97039
88	\$148.98739	\$162.20265	\$167.07001	\$169.08485	\$171.43317	\$173.83366	\$176.22696
89	\$155.39962	\$169.16206	\$174.21320	\$176.29836	\$178.76016	\$181.28145	\$183.79516
90	\$162.08782	\$176.42008	\$181.66180	\$183.81962	\$186.40031	\$189.04834	\$191.68842
91	\$169.06386	\$183.98947	\$189.42888	\$191.66174	\$194.36700	\$197.14799	\$199.92064
92	\$176.34017	\$191.88366	\$197.52803	\$199.83844	\$202.67418	\$205.59466	\$208.50639
93	\$180.86917	\$196.72573	\$202.45629	\$204.79637	\$207.70472	\$210.70699	\$213.70024
94	\$185.51449	\$201.68999	\$207.50752	\$209.87730	\$212.86012	\$215.94639	\$219.02345
95	\$190.27912	\$206.77953	\$212.68474	\$215.08429	\$218.14348	\$221.31613	\$224.47927
96	\$195.16612	\$211.99749	\$217.99117	\$220.42045	\$223.55798	\$226.81938	\$230.07100
97	\$200.17864	\$217.34712	\$223.42996	\$225.88901	\$229.10687	\$232.45946	\$235.80200
98	\$204.29164	\$221.73482	\$227.88957	\$230.37240	\$233.65619	\$237.08372	\$240.50100
99	\$207.64965	\$225.31585	\$231.52846	\$234.03030	\$237.36788	\$240.85672	\$244.33512
100	\$210.38023	\$228.22692	\$234.48606	\$237.00309	\$240.38441	\$243.92316	\$247.45133

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Convertible Inflation Protection - Reimbursement - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.90174	\$4.05428	\$4.35302	\$4.64188	\$5.00239	\$5.30020
31	\$3.90917	\$4.06180	\$4.36116	\$4.65065	\$5.01177	\$5.31004
32	\$3.91619	\$4.06885	\$4.36878	\$4.65888	\$5.02054	\$5.31924
33	\$3.92277	\$4.07544	\$4.37591	\$4.66657	\$5.02871	\$5.32779
34	\$3.92889	\$4.08156	\$4.38253	\$4.67368	\$5.03627	\$5.33566
35	\$3.93458	\$4.08717	\$4.38860	\$4.68022	\$5.04317	\$5.34281
36	\$3.94079	\$4.09335	\$4.39472	\$4.68676	\$5.05007	\$5.35000
37	\$3.94699	\$4.09953	\$4.40084	\$4.69330	\$5.05697	\$5.35715
38	\$3.95319	\$4.10571	\$4.40696	\$4.69984	\$5.06387	\$5.36430
39	\$3.95939	\$4.11189	\$4.41308	\$4.70638	\$5.07077	\$5.37145
40	\$3.96559	\$4.11807	\$4.41920	\$4.71292	\$5.07767	\$5.37860
41	\$3.97179	\$4.12425	\$4.42532	\$4.71946	\$5.08457	\$5.38575
42	\$3.97799	\$4.13043	\$4.43144	\$4.72600	\$5.09147	\$5.39290
43	\$3.98419	\$4.13661	\$4.43756	\$4.73254	\$5.09837	\$5.39999
44	\$3.99039	\$4.14279	\$4.44368	\$4.73908	\$5.10527	\$5.40708
45	\$3.99659	\$4.14897	\$4.44980	\$4.74562	\$5.11217	\$5.41417
46	\$4.00279	\$4.15515	\$4.45592	\$4.75216	\$5.11907	\$5.42126
47	\$4.00899	\$4.16133	\$4.46204	\$4.75870	\$5.12597	\$5.42835
48	\$4.01519	\$4.16751	\$4.46816	\$4.76524	\$5.13287	\$5.43544
49	\$4.02139	\$4.17369	\$4.47428	\$4.77178	\$5.13977	\$5.44253
50	\$4.02759	\$4.17987	\$4.48040	\$4.77832	\$5.14667	\$5.44962
51	\$4.03379	\$4.18605	\$4.48652	\$4.78486	\$5.15357	\$5.45671
52	\$4.03999	\$4.19223	\$4.49264	\$4.79140	\$5.16047	\$5.46380
53	\$4.04619	\$4.19841	\$4.49876	\$4.79794	\$5.16737	\$5.47089
54	\$4.05239	\$4.20459	\$4.50488	\$4.80448	\$5.17427	\$5.47798
55	\$4.05859	\$4.21077	\$4.51100	\$4.81102	\$5.18117	\$5.48507
56	\$4.06479	\$4.21695	\$4.51712	\$4.81756	\$5.18807	\$5.49216
57	\$4.07099	\$4.22313	\$4.52324	\$4.82410	\$5.19497	\$5.49925
58	\$4.07719	\$4.22931	\$4.52936	\$4.83064	\$5.20187	\$5.50634
59	\$4.08339	\$4.23549	\$4.53548	\$4.83718	\$5.20877	\$5.51343
60	\$4.08959	\$4.24167	\$4.54160	\$4.84372	\$5.21567	\$5.52052
61	\$4.09579	\$4.24785	\$4.54772	\$4.85026	\$5.22257	\$5.52761
62	\$4.10199	\$4.25403	\$4.55384	\$4.85680	\$5.22947	\$5.53470
63	\$4.10819	\$4.26021	\$4.55996	\$4.86334	\$5.23637	\$5.54179
64	\$4.11439	\$4.26639	\$4.56608	\$4.86988	\$5.24327	\$5.54888
65	\$4.12059	\$4.27257	\$4.57220	\$4.87642	\$5.25017	\$5.55597
66	\$4.12679	\$4.27875	\$4.57832	\$4.88296	\$5.25707	\$5.56306
67	\$4.13299	\$4.28493	\$4.58444	\$4.88950	\$5.26397	\$5.57015
68	\$4.13919	\$4.29111	\$4.59056	\$4.89604	\$5.27087	\$5.57724
69	\$4.14539	\$4.29729	\$4.59668	\$4.90258	\$5.27777	\$5.58433
70	\$4.15159	\$4.30347	\$4.60280	\$4.90912	\$5.28467	\$5.59142
71	\$4.15779	\$4.30965	\$4.60892	\$4.91566	\$5.29157	\$5.59851
72	\$4.16399	\$4.31583	\$4.61504	\$4.92220	\$5.29847	\$5.60560
73	\$4.17019	\$4.32201	\$4.62116	\$4.92874	\$5.30537	\$5.61269
74	\$4.17639	\$4.32819	\$4.62728	\$4.93528	\$5.31227	\$5.61978
75	\$4.18259	\$4.33437	\$4.63340	\$4.94182	\$5.31917	\$5.62687
76	\$4.18879	\$4.34055	\$4.63952	\$4.94836	\$5.32607	\$5.63396
77	\$4.19499	\$4.34673	\$4.64564	\$4.95490	\$5.33297	\$5.64105
78	\$4.20119	\$4.35291	\$4.65176	\$4.96144	\$5.33987	\$5.64814
79	\$4.20739	\$4.35909	\$4.65788	\$4.96798	\$5.34677	\$5.65523
80	\$4.21359	\$4.36527	\$4.66400	\$4.97452	\$5.35367	\$5.66232
81	\$4.21979	\$4.37145	\$4.67012	\$4.98106	\$5.36057	\$5.66941
82	\$4.22599	\$4.37763	\$4.67624	\$4.98760	\$5.36747	\$5.67650
83	\$4.23219	\$4.38381	\$4.68236	\$4.99414	\$5.37437	\$5.68359
84	\$4.23839	\$4.38999	\$4.68848	\$4.99999	\$5.38127	\$5.69068



Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$5.50116	\$5.71346	\$5.89787	\$6.27611	\$6.64547	\$7.05041
31	\$5.51145	\$5.72416	\$5.90872	\$6.28773	\$6.65771	\$7.06334
32	\$5.52107	\$5.73420	\$5.91881	\$6.29856	\$6.66910	\$7.07534
33	\$5.53001	\$5.74350	\$5.92816	\$6.30857	\$6.67963	\$7.08642
34	\$5.53824	\$5.75206	\$5.93674	\$6.31777	\$6.68923	\$7.09650
35	\$5.54575	\$5.75984	\$5.94449	\$6.32608	\$6.69791	\$7.10558
36	\$5.43422	\$5.64447	\$5.82453	\$6.19924	\$6.56376	\$6.96348
37	\$5.32495	\$5.53142	\$5.70696	\$6.07493	\$6.43230	\$6.82421
38	\$5.21787	\$5.42063	\$5.59179	\$5.95311	\$6.30348	\$6.68773
39	\$5.11294	\$5.31207	\$5.47892	\$5.83376	\$6.17722	\$6.55398
40	\$5.01013	\$5.20565	\$5.36834	\$5.71678	\$6.05350	\$6.42293
41	\$4.90937	\$5.10138	\$5.26001	\$5.60215	\$5.93226	\$6.29446
42	\$4.81066	\$4.99920	\$5.15383	\$5.48983	\$5.81346	\$6.16860
43	\$4.71392	\$4.89906	\$5.04982	\$5.37975	\$5.69700	\$6.04523
44	\$4.61911	\$4.80094	\$4.94789	\$5.27188	\$5.58291	\$5.92434
45	\$4.52623	\$4.70479	\$4.84804	\$5.16618	\$5.47108	\$5.80585
46	\$4.20935	\$4.37596	\$4.50404	\$4.80060	\$5.08221	\$5.39171
47	\$3.91468	\$4.07010	\$4.18445	\$4.46087	\$4.72100	\$5.00713
48	\$3.64062	\$3.78562	\$3.88753	\$4.14521	\$4.38546	\$4.64997
49	\$3.38576	\$3.52103	\$3.61169	\$3.85188	\$4.07375	\$4.31829
50	\$3.14874	\$3.27493	\$3.35541	\$3.57930	\$3.78420	\$4.01026
51	\$2.92831	\$3.04603	\$3.11733	\$3.32600	\$3.51524	\$3.72423
52	\$2.72330	\$2.83315	\$2.89613	\$3.09064	\$3.26539	\$3.45857
53	\$2.53265	\$2.63512	\$2.69063	\$2.87193	\$3.03330	\$3.21186
54	\$2.35535	\$2.45095	\$2.49970	\$2.66869	\$2.81771	\$2.98276
55	\$2.19046	\$2.27963	\$2.32235	\$2.47985	\$2.61743	\$2.77001
56	\$1.99071	\$2.06929	\$2.11200	\$2.25124	\$2.37508	\$2.51218
57	\$1.80917	\$1.87836	\$1.92074	\$2.04368	\$2.15516	\$2.27834
58	\$1.64419	\$1.70504	\$1.74678	\$1.85528	\$1.95561	\$2.06627
59	\$1.49425	\$1.54771	\$1.58859	\$1.68422	\$1.77454	\$1.87395
60	\$1.35799	\$1.40489	\$1.44471	\$1.52894	\$1.61024	\$1.69953
61	\$1.23414	\$1.27527	\$1.31387	\$1.38800	\$1.46113	\$1.54133
62	\$1.12161	\$1.15760	\$1.19488	\$1.26001	\$1.32585	\$1.39787
63	\$1.18663	\$1.22511	\$1.26493	\$1.33461	\$1.40500	\$1.48201
64	\$1.25543	\$1.29655	\$1.33910	\$1.41363	\$1.48889	\$1.57123
65	\$1.32821	\$1.37214	\$1.41761	\$1.49730	\$1.57776	\$1.66583
66	\$1.40523	\$1.45215	\$1.50074	\$1.58594	\$1.67196	\$1.76610
67	\$1.48669	\$1.53684	\$1.58871	\$1.67983	\$1.77177	\$1.87243
68	\$1.61868	\$1.67300	\$1.72921	\$1.82804	\$1.92776	\$2.03701
69	\$1.76236	\$1.82121	\$1.88212	\$1.98935	\$2.09749	\$2.21606
70	\$1.91883	\$1.98255	\$2.04856	\$2.16488	\$2.28219	\$2.41085
71	\$2.08917	\$2.15818	\$2.22973	\$2.35592	\$2.48312	\$2.62275
72	\$2.27462	\$2.34941	\$2.42691	\$2.56380	\$2.70177	\$2.85329
73	\$2.47605	\$2.55853	\$2.64405	\$2.79534	\$2.94785	\$3.11549
74	\$2.69531	\$2.78627	\$2.88060	\$3.04782	\$3.21635	\$3.40177
75	\$2.93398	\$3.03429	\$3.13833	\$3.32310	\$3.50931	\$3.71436
76	\$3.19379	\$3.30437	\$3.41911	\$3.62323	\$3.82894	\$4.05569
77	\$3.47661	\$3.59850	\$3.72502	\$3.95046	\$4.17768	\$4.42836
78	\$3.74984	\$3.88159	\$4.01841	\$4.26269	\$4.50899	\$4.78113
79	\$4.04456	\$4.18695	\$4.33494	\$4.59960	\$4.86658	\$5.16200
80	\$4.36243	\$4.51633	\$4.67636	\$4.96313	\$5.25252	\$5.57324
81	\$4.70527	\$4.87162	\$5.04468	\$5.35540	\$5.66906	\$6.01722
82	\$5.07507	\$5.25487	\$5.44204	\$5.77866	\$6.11864	\$6.49657
83	\$5.43781	\$5.62982	\$5.82985	\$6.19019	\$6.55433	\$6.95996
84	\$5.82649	\$6.03154	\$6.24531	\$6.63103	\$7.02103	\$7.45639

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$7.64253	\$8.26925	\$8.45641	\$8.55630	\$8.67752	\$8.79187	\$8.90584
31	\$7.65642	\$8.28430	\$8.47204	\$8.57202	\$8.69348	\$8.80801	\$8.92220
32	\$7.66928	\$8.29824	\$8.48650	\$8.58656	\$8.70821	\$8.82296	\$8.93735
33	\$7.68109	\$8.31102	\$8.49979	\$8.59988	\$8.72175	\$8.83665	\$8.95122
34	\$7.69182	\$8.32259	\$8.51185	\$8.61197	\$8.73400	\$8.84907	\$8.96379
35	\$7.70141	\$8.33293	\$8.52267	\$8.62280	\$8.74498	\$8.86015	\$8.97502
36	\$7.71406	\$8.34326	\$8.53300	\$8.63313	\$8.75596	\$8.87132	\$8.98636
37	\$7.72670	\$8.35359	\$8.54333	\$8.64326	\$8.76684	\$8.88260	\$9.00000
38	\$7.73934	\$8.36392	\$8.55366	\$8.65339	\$8.77772	\$8.89397	\$9.01111
39	\$7.75198	\$8.37425	\$8.56399	\$8.66372	\$8.78860	\$8.90485	\$9.02222
40	\$7.76462	\$8.38458	\$8.57432	\$8.67405	\$8.79948	\$8.91599	\$9.03333
41	\$7.77726	\$8.39491	\$8.58465	\$8.68438	\$8.81036	\$8.92711	\$9.04444
42	\$7.78990	\$8.40524	\$8.59498	\$8.69471	\$8.82124	\$8.93822	\$9.05555
43	\$7.80254	\$8.41557	\$8.60531	\$8.70504	\$8.83212	\$8.94933	\$9.06666
44	\$7.81518	\$8.42590	\$8.61564	\$8.71537	\$8.84300	\$8.96044	\$9.07777
45	\$7.82782	\$8.43623	\$8.62597	\$8.72570	\$8.85388	\$8.97155	\$9.08888
46	\$7.84046	\$8.44656	\$8.63630	\$8.73603	\$8.86476	\$8.98266	\$9.09999
47	\$7.85310	\$8.45689	\$8.64663	\$8.74636	\$8.87564	\$8.99377	\$9.11110
48	\$7.86574	\$8.46722	\$8.65696	\$8.75669	\$8.88652	\$9.00488	\$9.12221
49	\$7.87838	\$8.47755	\$8.66729	\$8.76702	\$8.89740	\$9.01599	\$9.13332
50	\$7.89102	\$8.48788	\$8.67762	\$8.77735	\$8.90828	\$9.02711	\$9.14443
51	\$7.90366	\$8.49821	\$8.68795	\$8.78768	\$8.91916	\$9.03822	\$9.15554
52	\$7.91630	\$8.50854	\$8.69828	\$8.79801	\$8.93004	\$9.04933	\$9.16665
53	\$7.92894	\$8.51887	\$8.70861	\$8.80834	\$8.94092	\$9.06044	\$9.17776
54	\$7.94158	\$8.52920	\$8.71894	\$8.81867	\$8.95180	\$9.07155	\$9.18887
55	\$7.95422	\$8.53953	\$8.72927	\$8.82900	\$8.96268	\$9.08266	\$9.19998
56	\$7.96686	\$8.54986	\$8.73960	\$8.83933	\$8.97356	\$9.09377	\$9.21109
57	\$7.97950	\$8.56019	\$8.74993	\$8.84966	\$8.98444	\$9.10488	\$9.22220
58	\$7.99214	\$8.57052	\$8.76026	\$8.85999	\$8.99532	\$9.11599	\$9.23331
59	\$8.00478	\$8.58085	\$8.77059	\$8.87032	\$9.00620	\$9.12711	\$9.24442
60	\$8.01742	\$8.59118	\$8.78092	\$8.88065	\$9.01708	\$9.13822	\$9.25553
61	\$8.03006	\$8.60151	\$8.79125	\$8.89098	\$9.02796	\$9.14933	\$9.26664
62	\$8.04270	\$8.61184	\$8.80158	\$8.90131	\$9.03884	\$9.16044	\$9.27775
63	\$8.05534	\$8.62217	\$8.81191	\$8.91164	\$9.04972	\$9.17155	\$9.28886
64	\$8.06798	\$8.63250	\$8.82224	\$8.92197	\$9.06060	\$9.18266	\$9.29997
65	\$8.08062	\$8.64283	\$8.83257	\$8.93230	\$9.07148	\$9.19377	\$9.31108
66	\$8.09326	\$8.65316	\$8.84290	\$8.94263	\$9.08236	\$9.20488	\$9.32219
67	\$8.10590	\$8.66349	\$8.85323	\$8.95296	\$9.09324	\$9.21599	\$9.33330
68	\$8.11854	\$8.67382	\$8.86356	\$8.96329	\$9.10412	\$9.22711	\$9.34441
69	\$8.13118	\$8.68415	\$8.87389	\$8.97362	\$9.11500	\$9.23822	\$9.35552
70	\$8.14382	\$8.69448	\$8.88422	\$8.98395	\$9.12588	\$9.24933	\$9.36663
71	\$8.15646	\$8.70481	\$8.89455	\$8.99428	\$9.13676	\$9.26044	\$9.37774
72	\$8.16910	\$8.71514	\$8.90488	\$9.00461	\$9.14764	\$9.27155	\$9.38885
73	\$8.18174	\$8.72547	\$8.91521	\$9.01494	\$9.15852	\$9.28266	\$9.39996
74	\$8.19438	\$8.73580	\$8.92554	\$9.02527	\$9.16940	\$9.29377	\$9.41107
75	\$8.20702	\$8.74613	\$8.93587	\$9.03560	\$9.18028	\$9.30488	\$9.42218
76	\$8.21966	\$8.75646	\$8.94620	\$9.04593	\$9.19116	\$9.31599	\$9.43329
77	\$8.23230	\$8.76679	\$8.95653	\$9.05626	\$9.20204	\$9.32711	\$9.44440
78	\$8.24494	\$8.77712	\$8.96686	\$9.06659	\$9.21292	\$9.33822	\$9.45551
79	\$8.25758	\$8.78745	\$8.97719	\$9.07692	\$9.22380	\$9.34933	\$9.46662
80	\$8.27022	\$8.79778	\$8.98752	\$9.08725	\$9.23468	\$9.36044	\$9.47773
81	\$8.28286	\$8.80811	\$8.99785	\$9.09758	\$9.24556	\$9.37155	\$9.48884
82	\$8.29550	\$8.81844	\$9.00818	\$9.10791	\$9.25644	\$9.38266	\$9.49995
83	\$8.30814	\$8.82877	\$9.01851	\$9.11824	\$9.26732	\$9.39377	\$9.51106
84	\$8.32078	\$8.83910	\$9.02884	\$9.12857	\$9.27820	\$9.40488	\$9.52217

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$16.28917	\$16.94552	\$18.18830	\$19.11109	\$20.33547	\$21.39517
31	\$16.41096	\$17.07204	\$18.32418	\$19.25343	\$20.48644	\$21.55358
32	\$16.53340	\$17.19922	\$18.46073	\$19.39649	\$20.63808	\$21.71275
33	\$16.65647	\$17.32703	\$18.59795	\$19.54023	\$20.79044	\$21.87265
34	\$16.78017	\$17.45548	\$18.73587	\$19.68466	\$20.94350	\$22.03327
35	\$16.90448	\$17.58457	\$18.87445	\$19.82979	\$21.09726	\$22.19457
36	\$16.99729	\$17.68226	\$18.98362	\$19.94725	\$21.22520	\$22.33173
37	\$17.09061	\$17.78049	\$19.09344	\$20.06539	\$21.35390	\$22.46973
38	\$17.18442	\$17.87927	\$19.20386	\$20.18424	\$21.48339	\$22.60858
39	\$17.27876	\$17.97860	\$19.31496	\$20.30377	\$21.61366	\$22.74828
40	\$17.37363	\$18.07847	\$19.42668	\$20.42404	\$21.74473	\$22.88885
41	\$17.46901	\$18.17891	\$19.53905	\$20.54499	\$21.87659	\$23.03030
42	\$17.56490	\$18.27990	\$19.65206	\$20.66670	\$22.00924	\$23.17260
43	\$17.66133	\$18.38144	\$19.76575	\$20.78910	\$22.14271	\$23.31580
44	\$17.75831	\$18.48355	\$19.88007	\$20.91223	\$22.27698	\$23.45988
45	\$17.85578	\$18.58624	\$19.99506	\$21.03609	\$22.41207	\$23.60485
46	\$18.02184	\$18.75917	\$20.18396	\$21.23481	\$22.62327	\$23.82770
47	\$18.18942	\$18.93370	\$20.37463	\$21.43541	\$22.83646	\$24.05265
48	\$18.35856	\$19.10985	\$20.56709	\$21.63791	\$23.05167	\$24.27974
49	\$18.52928	\$19.28766	\$20.76139	\$21.84233	\$23.26890	\$24.50897
50	\$18.70157	\$19.46710	\$20.95751	\$22.04866	\$23.48817	\$24.74036
51	\$18.87550	\$19.64822	\$21.15549	\$22.25694	\$23.70952	\$24.97393
52	\$19.05101	\$19.83102	\$21.35534	\$22.46720	\$23.93294	\$25.20971
53	\$19.22817	\$20.01552	\$21.55708	\$22.67945	\$24.15847	\$25.44772
54	\$19.40697	\$20.20175	\$21.76071	\$22.89370	\$24.38612	\$25.68797
55	\$19.58742	\$20.38970	\$21.96629	\$23.10997	\$24.61594	\$25.93049
56	\$19.60768	\$20.40827	\$21.98780	\$23.12854	\$24.62784	\$25.93777
57	\$19.62794	\$20.42686	\$22.00936	\$23.14711	\$24.63973	\$25.94507
58	\$19.64824	\$20.44547	\$22.03091	\$23.16572	\$24.65163	\$25.95237
59	\$19.66856	\$20.46408	\$22.05250	\$23.18434	\$24.66355	\$25.95968
60	\$19.68890	\$20.48273	\$22.07411	\$23.20297	\$24.67546	\$25.96698
61	\$19.70926	\$20.50138	\$22.09573	\$23.22160	\$24.68739	\$25.97429
62	\$19.72963	\$20.52004	\$22.11738	\$23.24025	\$24.69931	\$25.98157
63	\$19.71004	\$20.49547	\$22.09303	\$23.20750	\$24.65317	\$25.92604
64	\$19.69049	\$20.47090	\$22.06871	\$23.17481	\$24.60713	\$25.87061
65	\$19.67094	\$20.44639	\$22.04442	\$23.14215	\$24.56118	\$25.81529
66	\$19.65143	\$20.42189	\$22.02012	\$23.10953	\$24.51530	\$25.76010
67	\$19.63192	\$20.39742	\$21.99590	\$23.07696	\$24.46950	\$25.70502
68	\$19.68279	\$20.44404	\$22.05091	\$23.12359	\$24.50198	\$25.72881
69	\$19.73379	\$20.49076	\$22.10606	\$23.17033	\$24.53448	\$25.75263
70	\$19.78493	\$20.53758	\$22.16135	\$23.21714	\$24.56705	\$25.77647
71	\$19.83619	\$20.58452	\$22.21679	\$23.26406	\$24.59963	\$25.80034
72	\$19.88761	\$20.63156	\$22.27235	\$23.31107	\$24.63228	\$25.82422
73	\$20.18205	\$20.92963	\$22.60606	\$23.64783	\$24.96756	\$26.16426
74	\$20.48086	\$21.23202	\$22.94477	\$23.98947	\$25.30743	\$26.50878
75	\$20.78410	\$21.53877	\$23.28854	\$24.33603	\$25.65189	\$26.85784
76	\$21.09183	\$21.84997	\$23.63748	\$24.68762	\$26.00106	\$27.21149
77	\$21.40412	\$22.16565	\$23.99164	\$25.04426	\$26.35497	\$27.56981
78	\$21.36164	\$22.10105	\$23.92813	\$24.94370	\$26.20000	\$27.37518
79	\$21.31926	\$22.03664	\$23.86481	\$24.84355	\$26.04593	\$27.18191
80	\$21.27698	\$21.97241	\$23.80163	\$24.74381	\$25.89278	\$26.99000
81	\$21.23476	\$21.90839	\$23.73863	\$24.64447	\$25.74053	\$26.79947
82	\$21.19264	\$21.84453	\$23.67579	\$24.54550	\$25.58917	\$26.61027
83	\$21.18262	\$21.80015	\$23.62910	\$24.44346	\$25.40753	\$26.36730
84	\$21.17262	\$21.75586	\$23.58251	\$24.34186	\$25.22720	\$26.12652

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$22.06729	\$22.76732	\$23.37713	\$24.72262	\$25.87329	\$27.24210
31	\$22.23051	\$22.93549	\$23.54937	\$24.90455	\$26.06305	\$27.44145
32	\$22.39449	\$23.10441	\$23.72233	\$25.08724	\$26.25361	\$27.64159
33	\$22.55921	\$23.27409	\$23.89605	\$25.27074	\$26.44494	\$27.84254
34	\$22.72468	\$23.44450	\$24.07051	\$25.45499	\$26.63702	\$28.04426
35	\$22.89085	\$23.61562	\$24.24568	\$25.63998	\$26.82986	\$28.24672
36	\$23.03398	\$23.76473	\$24.39907	\$25.80553	\$27.00298	\$28.42896
37	\$23.17799	\$23.91477	\$24.55341	\$25.97212	\$27.17723	\$28.61238
38	\$23.32292	\$24.06575	\$24.70874	\$26.13981	\$27.35258	\$28.79699
39	\$23.46875	\$24.21768	\$24.86505	\$26.30857	\$27.52910	\$28.98276
40	\$23.61550	\$24.37060	\$25.02234	\$26.47844	\$27.70672	\$29.16976
41	\$23.76315	\$24.52444	\$25.18064	\$26.64939	\$27.88550	\$29.35796
42	\$23.91172	\$24.67928	\$25.33995	\$26.82145	\$28.06543	\$29.54736
43	\$24.06125	\$24.83508	\$25.50024	\$26.99462	\$28.24654	\$29.73800
44	\$24.21167	\$24.99189	\$25.66155	\$27.16889	\$28.42880	\$29.92987
45	\$24.36306	\$25.14968	\$25.82388	\$27.34431	\$28.61224	\$30.12296
46	\$24.59431	\$25.38851	\$26.06738	\$27.60474	\$28.88188	\$30.40491
47	\$24.82775	\$25.62961	\$26.31318	\$27.86765	\$29.15408	\$30.68950
48	\$25.06340	\$25.87299	\$26.56129	\$28.13306	\$29.42883	\$30.97676
49	\$25.30131	\$26.11870	\$26.81173	\$28.40100	\$29.70616	\$31.26668
50	\$25.54146	\$26.36672	\$27.06454	\$28.67150	\$29.98611	\$31.55933
51	\$25.78389	\$26.61710	\$27.31974	\$28.94458	\$30.26871	\$31.85473
52	\$26.02861	\$26.86987	\$27.57732	\$29.22024	\$30.55397	\$32.15288
53	\$26.27567	\$27.12505	\$27.83736	\$29.49854	\$30.84190	\$32.45383
54	\$26.52506	\$27.38262	\$28.09985	\$29.77949	\$31.13255	\$32.75759
55	\$26.77684	\$27.64268	\$28.36480	\$30.06312	\$31.42595	\$33.06421
56	\$26.78272	\$27.64532	\$28.36085	\$30.05746	\$31.41094	\$33.04233
57	\$26.78857	\$27.64795	\$28.35687	\$30.05180	\$31.39591	\$33.02048
58	\$26.79444	\$27.65059	\$28.35292	\$30.04613	\$31.38091	\$32.99864
59	\$26.80030	\$27.65324	\$28.34894	\$30.04047	\$31.36591	\$32.97680
60	\$26.80617	\$27.65588	\$28.34499	\$30.03482	\$31.35091	\$32.95501
61	\$26.81204	\$27.65850	\$28.34102	\$30.02915	\$31.33593	\$32.93321
62	\$26.81792	\$27.66114	\$28.33706	\$30.02350	\$31.32095	\$32.91142
63	\$26.75854	\$27.59526	\$28.25966	\$29.94045	\$31.22093	\$32.79835
64	\$26.69933	\$27.52952	\$28.18247	\$29.85762	\$31.12123	\$32.68564
65	\$26.64022	\$27.46396	\$28.10548	\$29.77501	\$31.02183	\$32.57332
66	\$26.58122	\$27.39855	\$28.02871	\$29.69265	\$30.92276	\$32.46140
67	\$26.52239	\$27.33329	\$27.95215	\$29.61050	\$30.82402	\$32.34987
68	\$26.54371	\$27.34832	\$27.95179	\$29.60899	\$30.80062	\$32.31073
69	\$26.56503	\$27.36338	\$27.95141	\$29.60744	\$30.77724	\$32.27168
70	\$26.58639	\$27.37845	\$27.95107	\$29.60593	\$30.75391	\$32.23266
71	\$26.60776	\$27.39353	\$27.95070	\$29.60441	\$30.73055	\$32.19368
72	\$26.62914	\$27.40861	\$27.95034	\$29.60288	\$30.70724	\$32.15475
73	\$26.97759	\$27.75905	\$28.28460	\$29.95858	\$31.04117	\$32.48099
74	\$27.33061	\$28.11399	\$28.62288	\$30.31856	\$31.37872	\$32.81053
75	\$27.68823	\$28.47347	\$28.96519	\$30.68286	\$31.71996	\$33.14342
76	\$28.05055	\$28.83752	\$29.31161	\$31.05155	\$32.06491	\$33.47968
77	\$28.41758	\$29.20626	\$29.66217	\$31.42466	\$32.41358	\$33.81934
78	\$28.20314	\$28.96341	\$29.36953	\$31.09847	\$32.01168	\$33.35811
79	\$27.99030	\$28.72258	\$29.07978	\$30.77568	\$31.61475	\$32.90316
80	\$27.77908	\$28.48374	\$28.79292	\$30.45624	\$31.22274	\$32.45443
81	\$27.56945	\$28.24691	\$28.50886	\$30.14012	\$30.83560	\$32.01180
82	\$27.36139	\$28.01203	\$28.22761	\$29.82727	\$30.45325	\$31.57521
83	\$27.08478	\$27.69109	\$27.83641	\$29.37355	\$29.91898	\$31.08407
84	\$26.81096	\$27.37384	\$27.45064	\$28.92674	\$29.39408	\$30.60059

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$29.10000	\$31.08512	\$31.57331	\$31.87737	\$32.27556	\$32.66526	\$33.05380
31	\$29.31199	\$31.31082	\$31.80235	\$32.10841	\$32.50936	\$32.90182	\$33.29310
32	\$29.52479	\$31.53734	\$32.03219	\$32.34024	\$32.74397	\$33.13921	\$33.53324
33	\$29.73838	\$31.76467	\$32.26287	\$32.57288	\$32.97940	\$33.37740	\$33.77421
34	\$29.95275	\$31.99278	\$32.49432	\$32.80630	\$33.21561	\$33.61638	\$34.01595
35	\$30.16785	\$32.22164	\$32.72655	\$33.04048	\$33.45259	\$33.85612	\$34.25845
36	\$30.35811	\$32.42021	\$32.92072	\$33.23493	\$33.64865	\$34.05414	\$34.45840
37	\$30.54958	\$32.62000	\$33.11604	\$33.43054	\$33.84586	\$34.25330	\$34.65951
38	\$30.74223	\$32.82102	\$33.31249	\$33.62727	\$34.04422	\$34.45364	\$34.86182
39	\$30.93611	\$33.02327	\$33.51014	\$33.82519	\$34.24376	\$34.65513	\$35.06530
40	\$31.13123	\$33.22678	\$33.70895	\$34.02427	\$34.44446	\$34.85781	\$35.26995
41	\$31.32753	\$33.43154	\$33.90893	\$34.22451	\$34.64632	\$35.06169	\$35.47580
42	\$31.52512	\$33.63756	\$34.11011	\$34.42593	\$34.84939	\$35.26675	\$35.68286
43	\$31.72392	\$33.84486	\$34.31247	\$34.62855	\$35.05362	\$35.47301	\$35.89112
44	\$31.92399	\$34.05341	\$34.51605	\$34.83235	\$35.25908	\$35.68047	\$36.10061
45	\$32.12532	\$34.26327	\$34.72082	\$35.03734	\$35.46571	\$35.88915	\$36.31131
46	\$32.41889	\$34.57023	\$35.03169	\$35.34919	\$35.78097	\$36.20812	\$36.63397
47	\$32.71515	\$34.87996	\$35.34533	\$35.66383	\$36.09904	\$36.52991	\$36.95949
48	\$33.01410	\$35.19244	\$35.66179	\$35.98124	\$36.41991	\$36.85455	\$37.28789
49	\$33.31578	\$35.50773	\$35.98107	\$36.30151	\$36.74366	\$37.18211	\$37.61922
50	\$33.62021	\$35.82586	\$36.30321	\$36.62461	\$37.07028	\$37.51255	\$37.95352
51	\$33.92746	\$36.14682	\$36.62825	\$36.95058	\$37.39980	\$37.84595	\$38.29075
52	\$34.23748	\$36.47067	\$36.95618	\$37.27948	\$37.73225	\$38.18230	\$38.63100
53	\$34.55035	\$36.79742	\$37.28707	\$37.61127	\$38.06765	\$38.52163	\$38.97427
54	\$34.86606	\$37.12710	\$37.62091	\$37.94604	\$38.40604	\$38.86400	\$39.32058
55	\$35.18469	\$37.45971	\$37.95773	\$38.28379	\$38.74743	\$39.20940	\$39.66997
56	\$35.14834	\$37.41276	\$37.91110	\$38.23446	\$38.69784	\$39.15981	\$39.62038
57	\$35.11205	\$37.36586	\$37.86452	\$38.18521	\$38.64832	\$39.11028	\$39.57086
58	\$35.07577	\$37.31904	\$37.81801	\$38.13599	\$38.59887	\$39.06083	\$39.52140
59	\$35.03953	\$37.27225	\$37.77154	\$38.08686	\$38.54947	\$39.01142	\$39.47200
60	\$35.00334	\$37.22554	\$37.72513	\$38.03779	\$38.50013	\$38.96209	\$39.42266
61	\$34.96719	\$37.17889	\$37.67877	\$37.98879	\$38.45086	\$38.91282	\$39.37339
62	\$34.93107	\$37.13229	\$37.63249	\$37.93983	\$38.40165	\$38.86361	\$39.32416
63	\$34.79335	\$36.97234	\$37.46951	\$37.77193	\$38.23212	\$38.69276	\$39.15203
64	\$34.65614	\$36.81305	\$37.30722	\$37.60475	\$38.06334	\$38.52268	\$38.98064
65	\$34.51948	\$36.65447	\$37.14563	\$37.43832	\$37.89530	\$38.35334	\$38.81002
66	\$34.38336	\$36.49658	\$36.98475	\$37.27262	\$37.72800	\$38.18475	\$38.64013
67	\$34.24778	\$36.33936	\$36.82456	\$37.10767	\$37.56145	\$38.01690	\$38.47099
68	\$34.17051	\$36.23117	\$36.70746	\$36.98330	\$37.43620	\$37.89121	\$38.34486
69	\$34.09341	\$36.12331	\$36.59071	\$36.85934	\$37.31138	\$37.76595	\$38.21915
70	\$34.01651	\$36.01576	\$36.47434	\$36.73579	\$37.18697	\$37.64108	\$38.09385
71	\$33.93977	\$35.90854	\$36.35834	\$36.61266	\$37.06298	\$37.51664	\$37.96896
72	\$33.86319	\$35.80165	\$36.24271	\$36.48995	\$36.93939	\$37.39261	\$37.84447
73	\$34.14459	\$36.05230	\$36.47933	\$36.71772	\$37.17299	\$37.63247	\$38.09059
74	\$34.42834	\$36.30469	\$36.71752	\$36.94690	\$37.40806	\$37.87389	\$38.33829
75	\$34.71444	\$36.55885	\$36.95724	\$37.17749	\$37.64462	\$38.11683	\$38.58763
76	\$35.00292	\$36.81483	\$37.19854	\$37.40955	\$37.88269	\$38.36134	\$38.83857
77	\$35.29379	\$37.07256	\$37.44139	\$37.64305	\$38.12224	\$38.60742	\$39.09114
78	\$34.72178	\$36.40957	\$36.74708	\$36.93035	\$37.40415	\$37.88446	\$38.36331
79	\$34.15903	\$35.75844	\$36.06563	\$36.23113	\$36.69959	\$37.17504	\$37.64903
80	\$33.60540	\$35.11894	\$35.39683	\$35.54517	\$36.00829	\$36.47887	\$36.94806
81	\$33.06076	\$34.49090	\$34.74042	\$34.87218	\$35.33002	\$35.79576	\$36.26014
82	\$32.52493	\$33.87407	\$34.09620	\$34.21194	\$34.66451	\$35.12545	\$35.58502
83	\$32.16942	\$33.59507	\$33.81226	\$33.92119	\$34.37610	\$34.83977	\$35.30207
84	\$31.81780	\$33.31837	\$33.53068	\$33.63289	\$34.09009	\$34.55643	\$35.02134

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$5.08571	\$5.27470	\$5.69023	\$6.04855	\$6.39522	\$6.80557
31	\$5.13412	\$5.32441	\$5.74350	\$6.10473	\$6.45362	\$6.86730
32	\$5.18286	\$5.37445	\$5.79709	\$6.16125	\$6.51231	\$6.92935
33	\$5.23193	\$5.42483	\$5.85104	\$6.21812	\$6.57133	\$6.99173
34	\$5.28135	\$5.47554	\$5.90531	\$6.27530	\$6.63065	\$7.05443
35	\$5.33109	\$5.52657	\$5.95993	\$6.33283	\$6.69028	\$7.11742
36	\$5.43658	\$5.63587	\$6.07929	\$6.46055	\$6.82474	\$7.26179
37	\$5.54416	\$5.74733	\$6.20106	\$6.59085	\$6.96192	\$7.40911
38	\$5.65386	\$5.86100	\$6.32525	\$6.72377	\$7.10186	\$7.55939
39	\$5.76574	\$5.97691	\$6.45193	\$6.85936	\$7.24461	\$7.71274
40	\$5.87984	\$6.09511	\$6.58114	\$6.99771	\$7.39022	\$7.86917
41	\$5.99619	\$6.21566	\$6.71294	\$7.13884	\$7.53876	\$8.02879
42	\$6.11484	\$6.33858	\$6.84739	\$7.28281	\$7.69027	\$8.19165
43	\$6.23586	\$6.46395	\$6.98454	\$7.42969	\$7.84485	\$8.35781
44	\$6.35924	\$6.59178	\$7.12441	\$7.57953	\$8.00253	\$8.52736
45	\$6.48508	\$6.72214	\$7.26710	\$7.73238	\$8.16337	\$8.70033
46	\$6.63173	\$6.87339	\$7.43249	\$7.90935	\$8.34785	\$8.89839
47	\$6.78170	\$7.02803	\$7.60162	\$8.09036	\$8.53651	\$9.10096
48	\$6.93507	\$7.18615	\$7.77460	\$8.27550	\$8.72942	\$9.30815
49	\$7.09188	\$7.34783	\$7.95153	\$8.46488	\$8.92670	\$9.52003
50	\$7.25226	\$7.51315	\$8.13247	\$8.65861	\$9.12844	\$9.73675
51	\$7.41626	\$7.68219	\$8.31754	\$8.85676	\$9.33471	\$9.95840
52	\$7.58397	\$7.85504	\$8.50681	\$9.05946	\$9.54566	\$10.18512
53	\$7.75546	\$8.03176	\$8.70041	\$9.26679	\$9.76138	\$10.41697
54	\$7.93085	\$8.21247	\$8.89839	\$9.47886	\$9.98199	\$10.65410
55	\$8.11020	\$8.39724	\$9.10089	\$9.69578	\$10.20756	\$10.89665
56	\$8.21698	\$8.50509	\$9.21997	\$9.82297	\$10.33420	\$11.03304
57	\$8.32518	\$8.61432	\$9.34060	\$9.95182	\$10.46242	\$11.17112
58	\$8.43479	\$8.72498	\$9.46284	\$10.08238	\$10.59223	\$11.31095
59	\$8.54586	\$8.83703	\$9.58662	\$10.21465	\$10.72367	\$11.45252
60	\$8.65837	\$8.95053	\$9.71207	\$10.34866	\$10.85672	\$11.59585
61	\$8.77237	\$9.06547	\$9.83914	\$10.48440	\$10.99142	\$11.74100
62	\$8.88788	\$9.18191	\$9.96789	\$10.62195	\$11.12780	\$11.88795
63	\$8.97830	\$9.27066	\$10.06786	\$10.72883	\$11.22754	\$11.99647
64	\$9.06965	\$9.36029	\$10.16882	\$10.83677	\$11.32818	\$12.10598
65	\$9.16191	\$9.45074	\$10.27081	\$10.94580	\$11.42972	\$12.21650
66	\$9.25513	\$9.54211	\$10.37381	\$11.05595	\$11.53216	\$12.32803
67	\$9.34928	\$9.63435	\$10.47783	\$11.16719	\$11.63553	\$12.44056
68	\$9.46812	\$9.74924	\$10.60952	\$11.30839	\$11.76272	\$12.58055
69	\$9.58847	\$9.86551	\$10.74285	\$11.45139	\$11.89129	\$12.72212
70	\$9.71031	\$9.98317	\$10.87786	\$11.59620	\$12.02127	\$12.86527
71	\$9.83374	\$10.10221	\$11.01457	\$11.74282	\$12.15267	\$13.01004
72	\$9.95874	\$10.22268	\$11.15300	\$11.89130	\$12.28549	\$13.15643
73	\$10.19470	\$10.45409	\$11.41836	\$12.17762	\$12.55268	\$13.45138
74	\$10.43625	\$10.69075	\$11.69002	\$12.47082	\$12.82565	\$13.75296
75	\$10.68352	\$10.93275	\$11.96815	\$12.77109	\$13.10456	\$14.06129
76	\$10.93666	\$11.18024	\$12.25289	\$13.07859	\$13.38956	\$14.37655
77	\$11.19580	\$11.43332	\$12.54442	\$13.39348	\$13.68074	\$14.69886
78	\$11.25520	\$11.47069	\$12.60025	\$13.45212	\$13.68570	\$14.71126
79	\$11.31493	\$11.50818	\$12.65633	\$13.51103	\$13.69069	\$14.72366
80	\$11.37498	\$11.54578	\$12.71266	\$13.57018	\$13.69564	\$14.73609
81	\$11.43533	\$11.58350	\$12.76925	\$13.62960	\$13.70063	\$14.74850
82	\$11.49601	\$11.62137	\$12.82609	\$13.68927	\$13.70561	\$14.76095
83	\$11.55727	\$11.64698	\$12.87010	\$13.73055	\$13.74694	\$14.72376
84	\$11.61889	\$11.67267	\$12.91426	\$13.77195	\$13.78839	\$14.68666

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$7.02009	\$7.22776	\$7.44686	\$7.89350	\$8.30433	\$8.76824
31	\$7.08342	\$7.29249	\$7.51309	\$7.96322	\$8.37702	\$8.84431
32	\$7.14708	\$7.35752	\$7.57961	\$8.03322	\$8.44999	\$8.92066
33	\$7.21105	\$7.42288	\$7.64643	\$8.10352	\$8.52319	\$8.99729
34	\$7.27532	\$7.48851	\$7.71355	\$8.17410	\$8.59668	\$9.07415
35	\$7.33992	\$7.55444	\$7.78094	\$8.24496	\$8.67043	\$9.15122
36	\$7.48904	\$7.70786	\$7.93891	\$8.41332	\$8.84775	\$9.33846
37	\$7.64117	\$7.86438	\$8.10011	\$8.58513	\$9.02868	\$9.52953
38	\$7.79639	\$8.02408	\$8.26458	\$8.76044	\$9.21333	\$9.72451
39	\$7.95477	\$8.18703	\$8.43238	\$8.93932	\$9.40174	\$9.92349
40	\$8.11636	\$8.35329	\$8.60358	\$9.12188	\$9.59401	\$10.12653
41	\$8.28124	\$8.52292	\$8.77826	\$9.30816	\$9.79022	\$10.33373
42	\$8.44948	\$8.69600	\$8.95649	\$9.49823	\$9.99044	\$10.54516
43	\$8.62111	\$8.87259	\$9.13834	\$9.69218	\$10.19474	\$10.76092
44	\$8.79625	\$9.05277	\$9.32389	\$9.89011	\$10.40322	\$10.98111
45	\$8.97495	\$9.23660	\$9.51319	\$10.09207	\$10.61598	\$11.20579
46	\$9.17925	\$9.44599	\$9.72811	\$10.32098	\$10.85616	\$11.45868
47	\$9.38820	\$9.66016	\$9.94786	\$10.55510	\$11.10175	\$11.71727
48	\$9.60190	\$9.87913	\$10.17258	\$10.79452	\$11.35290	\$11.98171
49	\$9.82048	\$10.10311	\$10.40238	\$11.03936	\$11.60976	\$12.25209
50	\$10.04402	\$10.33213	\$10.63738	\$11.28977	\$11.87240	\$12.52859
51	\$10.27268	\$10.56638	\$10.87767	\$11.54583	\$12.14099	\$12.81132
52	\$10.50651	\$10.80591	\$11.12341	\$11.80774	\$12.41566	\$13.10045
53	\$10.74568	\$11.05088	\$11.37468	\$12.07557	\$12.69655	\$13.39609
54	\$10.99028	\$11.30142	\$11.63164	\$12.34949	\$12.98378	\$13.69840
55	\$11.24046	\$11.55762	\$11.89441	\$12.62960	\$13.27752	\$14.00754
56	\$11.37998	\$11.69810	\$12.03624	\$12.78025	\$13.43284	\$14.16907
57	\$11.52122	\$11.84030	\$12.17976	\$12.93270	\$13.58997	\$14.33245
58	\$11.66422	\$11.98421	\$12.32500	\$13.08696	\$13.74894	\$14.49772
59	\$11.80898	\$12.12988	\$12.47198	\$13.24308	\$13.90977	\$14.66488
60	\$11.95556	\$12.27735	\$12.62069	\$13.40104	\$14.07250	\$14.83399
61	\$12.10396	\$12.42657	\$12.77118	\$13.56089	\$14.23711	\$15.00505
62	\$12.25418	\$12.57762	\$12.92347	\$13.72266	\$14.40365	\$15.17806
63	\$12.36392	\$12.68528	\$13.02953	\$13.83525	\$14.51672	\$15.29333
64	\$12.47467	\$12.79389	\$13.13646	\$13.94876	\$14.63067	\$15.40946
65	\$12.58638	\$12.90342	\$13.24427	\$14.06320	\$14.74551	\$15.52649
66	\$12.69910	\$13.01389	\$13.35296	\$14.17859	\$14.86126	\$15.64441
67	\$12.81283	\$13.12529	\$13.46255	\$14.29491	\$14.97792	\$15.76322
68	\$12.95346	\$13.26122	\$13.59445	\$14.43528	\$15.11663	\$15.90273
69	\$13.09563	\$13.39855	\$13.72766	\$14.57703	\$15.25663	\$16.04349
70	\$13.23937	\$13.53730	\$13.86216	\$14.72017	\$15.39792	\$16.18550
71	\$13.38468	\$13.67750	\$13.99797	\$14.86471	\$15.54054	\$16.32875
72	\$13.53160	\$13.81914	\$14.13514	\$15.01068	\$15.68446	\$16.47328
73	\$13.83070	\$14.11284	\$14.42468	\$15.32057	\$15.99574	\$16.78979
74	\$14.13642	\$14.41279	\$14.72018	\$15.63684	\$16.31318	\$17.11237
75	\$14.44890	\$14.71913	\$15.02174	\$15.95963	\$16.63694	\$17.44117
76	\$14.76829	\$15.03195	\$15.32945	\$16.28911	\$16.96711	\$17.77628
77	\$15.09474	\$15.35145	\$15.64348	\$16.62537	\$17.30384	\$18.11782
78	\$15.09557	\$15.32838	\$15.59740	\$16.57085	\$17.21755	\$18.00572
79	\$15.09639	\$15.30534	\$15.55147	\$16.51652	\$17.13169	\$17.89431
80	\$15.09723	\$15.28234	\$15.50567	\$16.46237	\$17.04628	\$17.78362
81	\$15.09806	\$15.25939	\$15.45999	\$16.40839	\$16.96127	\$17.67358
82	\$15.09889	\$15.23646	\$15.41446	\$16.35459	\$16.87668	\$17.56422
83	\$15.04101	\$15.14232	\$15.28450	\$16.19927	\$16.66738	\$17.31330
84	\$14.98335	\$15.04874	\$15.15564	\$16.04541	\$16.46065	\$17.06596

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$9.42003	\$10.08893	\$10.24741	\$10.34476	\$10.47752	\$10.60613	\$10.73435
31	\$9.50077	\$10.17440	\$10.33407	\$10.43196	\$10.56570	\$10.69526	\$10.82442
32	\$9.58172	\$10.26009	\$10.42089	\$10.51934	\$10.65403	\$10.78456	\$10.91468
33	\$9.66288	\$10.34596	\$10.50791	\$10.60691	\$10.74256	\$10.87403	\$11.00511
34	\$9.74428	\$10.43202	\$10.59510	\$10.69462	\$10.83125	\$10.96366	\$11.09567
35	\$9.82586	\$10.51823	\$10.68246	\$10.78250	\$10.92006	\$11.05339	\$11.18633
36	\$10.02587	\$10.73078	\$10.89580	\$10.99693	\$11.13682	\$11.27262	\$11.40803
37	\$10.22995	\$10.94760	\$11.11341	\$11.21562	\$11.35788	\$11.49621	\$11.63413
38	\$10.43819	\$11.16882	\$11.33537	\$11.43866	\$11.58334	\$11.72423	\$11.86470
39	\$10.65066	\$11.39451	\$11.56176	\$11.66612	\$11.81328	\$11.95677	\$12.09984
40	\$10.86747	\$11.62476	\$11.79266	\$11.89811	\$12.04777	\$12.19392	\$12.33964
41	\$11.08868	\$11.85967	\$12.02818	\$12.13473	\$12.28691	\$12.43579	\$12.58419
42	\$11.31439	\$12.09930	\$12.26840	\$12.37604	\$12.53081	\$12.68243	\$12.83359
43	\$11.54470	\$12.34380	\$12.51343	\$12.62215	\$12.77955	\$12.93398	\$13.08795
44	\$11.77970	\$12.59322	\$12.76333	\$12.87316	\$13.03322	\$13.19052	\$13.34731
45	\$12.01948	\$12.84769	\$13.01824	\$13.12916	\$13.29194	\$13.45212	\$13.61184
46	\$12.28840	\$13.13204	\$13.30427	\$13.41632	\$13.58237	\$13.74599	\$13.90908
47	\$12.56332	\$13.42269	\$13.59657	\$13.70975	\$13.87917	\$14.04625	\$14.21283
48	\$12.84440	\$13.71977	\$13.89530	\$14.00962	\$14.18244	\$14.35307	\$14.52318
49	\$13.13178	\$14.02345	\$14.20059	\$14.31604	\$14.49233	\$14.66659	\$14.84033
50	\$13.42557	\$14.33382	\$14.51260	\$14.62917	\$14.80900	\$14.98696	\$15.16440
51	\$13.72593	\$14.65107	\$14.83144	\$14.94913	\$15.13258	\$15.31435	\$15.49557
52	\$14.03303	\$14.97534	\$15.15731	\$15.27609	\$15.46324	\$15.64886	\$15.83393
53	\$14.34699	\$15.30679	\$15.49033	\$15.61021	\$15.80113	\$15.99071	\$16.17969
54	\$14.66798	\$15.64558	\$15.83066	\$15.95163	\$16.14640	\$16.34000	\$16.53301
55	\$14.99615	\$15.99186	\$16.17848	\$16.30052	\$16.49921	\$16.69692	\$16.89405
56	\$15.16378	\$16.16498	\$16.35088	\$16.47225	\$16.67296	\$16.87280	\$17.07202
57	\$15.33328	\$16.33995	\$16.52509	\$16.64576	\$16.84855	\$17.05052	\$17.25188
58	\$15.50470	\$16.51682	\$16.70120	\$16.82110	\$17.02599	\$17.23012	\$17.43364
59	\$15.67799	\$16.69561	\$16.87916	\$16.99828	\$17.20530	\$17.41161	\$17.61731
60	\$15.85325	\$16.87634	\$17.05903	\$17.17734	\$17.38648	\$17.59500	\$17.80289
61	\$16.03047	\$17.05903	\$17.24081	\$17.35829	\$17.56959	\$17.78034	\$17.99046
62	\$16.20965	\$17.24368	\$17.42452	\$17.54113	\$17.75462	\$17.96762	\$18.17999
63	\$16.32393	\$17.35693	\$17.53498	\$17.64919	\$17.86409	\$18.07870	\$18.29266
64	\$16.43901	\$17.47092	\$17.64612	\$17.75789	\$17.97427	\$18.19046	\$18.40601
65	\$16.55489	\$17.58565	\$17.75800	\$17.86728	\$18.08510	\$18.30292	\$18.52009
66	\$16.67159	\$17.70114	\$17.87054	\$17.97735	\$18.19662	\$18.41607	\$18.63486
67	\$16.78911	\$17.81740	\$17.98383	\$18.08808	\$18.30884	\$18.52991	\$18.75034
68	\$16.92204	\$17.94305	\$18.10124	\$18.20042	\$18.42282	\$18.64585	\$18.86819
69	\$17.05604	\$18.06961	\$18.21941	\$18.31346	\$18.53753	\$18.76249	\$18.98678
70	\$17.19110	\$18.19706	\$18.33836	\$18.42719	\$18.65294	\$18.87986	\$19.10611
71	\$17.32722	\$18.32541	\$18.45807	\$18.54165	\$18.76907	\$18.99797	\$19.22620
72	\$17.46442	\$18.45467	\$18.57858	\$18.65680	\$18.88593	\$19.11682	\$19.34703
73	\$17.77187	\$18.74980	\$18.85462	\$18.92349	\$19.15721	\$19.39307	\$19.62821
74	\$18.08472	\$19.04966	\$19.13476	\$19.19398	\$19.43242	\$19.67330	\$19.91346
75	\$18.40309	\$19.35430	\$19.41905	\$19.46835	\$19.71157	\$19.95760	\$20.20287
76	\$18.72706	\$19.66382	\$19.70756	\$19.74664	\$19.99474	\$20.24598	\$20.49647
77	\$19.05673	\$19.97830	\$20.00036	\$20.02890	\$20.28196	\$20.53853	\$20.79435
78	\$18.89186	\$19.76393	\$19.76704	\$19.77009	\$20.02163	\$20.27703	\$20.53169
79	\$18.72839	\$19.55186	\$19.61606	\$19.67934	\$19.76463	\$20.01886	\$20.27232
80	\$18.56636	\$19.34205	\$19.39301	\$19.44324	\$19.51093	\$19.76398	\$20.01625
81	\$18.40572	\$19.13450	\$19.17253	\$19.20999	\$19.26049	\$19.51234	\$19.76342
82	\$18.24648	\$18.92918	\$18.95455	\$18.97956	\$19.01327	\$19.26390	\$19.51377
83	\$17.92778	\$18.55975	\$18.57410	\$18.58823	\$18.60726	\$18.85494	\$19.10185
84	\$17.61467	\$18.19752	\$18.20127	\$18.20498	\$18.20993	\$18.45467	\$18.69866



Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.64380	\$3.77321	\$4.06793	\$4.32139	\$4.55484	\$4.84311
31	\$3.67214	\$3.80238	\$4.09960	\$4.35487	\$4.58958	\$4.88017
32	\$3.70056	\$3.83159	\$4.13131	\$4.38843	\$4.62433	\$4.91725
33	\$3.72902	\$3.86084	\$4.16307	\$4.42201	\$4.65909	\$4.95432
34	\$3.75756	\$3.89014	\$4.19489	\$4.45564	\$4.69386	\$4.99142
35	\$3.78611	\$3.91945	\$4.22672	\$4.48927	\$4.72861	\$5.02848
36	\$3.92689	\$4.06526	\$4.38486	\$4.65781	\$4.90604	\$5.21800
37	\$4.07290	\$4.21647	\$4.54891	\$4.83269	\$5.09014	\$5.41464
38	\$4.22434	\$4.37333	\$4.71910	\$5.01413	\$5.28116	\$5.61871
39	\$4.38142	\$4.53600	\$4.89566	\$5.20238	\$5.47934	\$5.83047
40	\$4.54434	\$4.70474	\$5.07882	\$5.39771	\$5.68494	\$6.05020
41	\$4.71332	\$4.87974	\$5.26883	\$5.60036	\$5.89828	\$6.27823
42	\$4.88857	\$5.06125	\$5.46595	\$5.81062	\$6.11962	\$6.51483
43	\$5.07034	\$5.24953	\$5.67045	\$6.02879	\$6.34926	\$6.76035
44	\$5.25889	\$5.44481	\$5.88260	\$6.25513	\$6.58752	\$7.01516
45	\$5.45442	\$5.64734	\$6.10268	\$6.48999	\$6.83471	\$7.27954
46	\$5.66985	\$5.87009	\$6.34470	\$6.74825	\$7.10560	\$7.56913
47	\$5.89380	\$6.10160	\$6.59628	\$7.01677	\$7.38724	\$7.87026
48	\$6.12658	\$6.34227	\$6.85787	\$7.29600	\$7.68002	\$8.18337
49	\$6.36857	\$6.59243	\$7.12985	\$7.58633	\$7.98443	\$8.50893
50	\$6.62010	\$6.85245	\$7.41258	\$7.88820	\$8.30091	\$8.84745
51	\$6.88160	\$7.12272	\$7.70654	\$8.20211	\$8.62991	\$9.19942
52	\$7.15340	\$7.40365	\$8.01216	\$8.52850	\$8.97195	\$9.56541
53	\$7.43593	\$7.69568	\$8.32989	\$8.86786	\$9.32756	\$9.94595
54	\$7.72962	\$7.99921	\$8.66022	\$9.22075	\$9.69726	\$10.34164
55	\$8.03492	\$8.31472	\$9.00365	\$9.58767	\$10.08162	\$10.75306
56	\$8.27052	\$8.55682	\$9.26746	\$9.86931	\$10.37325	\$11.06518
57	\$8.51301	\$8.80598	\$9.53898	\$10.15920	\$10.67333	\$11.38633
58	\$8.76263	\$9.06239	\$9.81850	\$10.45761	\$10.98210	\$11.71683
59	\$9.01956	\$9.32627	\$10.10617	\$10.76480	\$11.29977	\$12.05690
60	\$9.28403	\$9.59784	\$10.40228	\$11.08100	\$11.62664	\$12.40685
61	\$9.55624	\$9.87729	\$10.70705	\$11.40650	\$11.96298	\$12.76697
62	\$9.83644	\$10.16490	\$11.02078	\$11.74155	\$12.30905	\$13.13752
63	\$10.09045	\$10.42425	\$11.30490	\$12.04546	\$12.61950	\$13.47084
64	\$10.35101	\$10.69021	\$11.59635	\$12.35724	\$12.93780	\$13.81259
65	\$10.61829	\$10.96296	\$11.89533	\$12.67709	\$13.26414	\$14.16303
66	\$10.89250	\$11.24267	\$12.20200	\$13.00522	\$13.59869	\$14.52237
67	\$11.17377	\$11.52952	\$12.51657	\$13.34184	\$13.94168	\$14.89081
68	\$11.48603	\$11.84647	\$12.86671	\$13.71766	\$14.32065	\$15.29991
69	\$11.80702	\$12.17212	\$13.22663	\$14.10406	\$14.70993	\$15.72025
70	\$12.13697	\$12.50674	\$13.59663	\$14.50135	\$15.10980	\$16.15216
71	\$12.47614	\$12.85054	\$13.97696	\$14.90981	\$15.52052	\$16.59591
72	\$12.82479	\$13.20380	\$14.36795	\$15.32979	\$15.94241	\$17.05186
73	\$13.31698	\$13.70345	\$14.92420	\$15.93013	\$16.54810	\$17.70990
74	\$13.82803	\$14.22201	\$15.50201	\$16.55401	\$17.17680	\$18.39332
75	\$14.35872	\$14.76017	\$16.10216	\$17.20229	\$17.82940	\$19.10313
76	\$14.90976	\$15.31870	\$16.72555	\$17.87598	\$18.50680	\$19.84033
77	\$15.48195	\$15.89837	\$17.37308	\$18.57604	\$19.20992	\$20.60597
78	\$15.77797	\$16.18391	\$17.69756	\$18.92594	\$19.53036	\$20.95698
79	\$16.07966	\$16.47457	\$18.02808	\$19.28244	\$19.85614	\$21.31398
80	\$16.38709	\$16.77043	\$18.36479	\$19.64565	\$20.18736	\$21.67707
81	\$16.70042	\$17.07163	\$18.70777	\$20.01569	\$20.52409	\$22.04631
82	\$17.01972	\$17.37823	\$19.05716	\$20.39271	\$20.86646	\$22.42186
83	\$17.33356	\$17.66794	\$19.38440	\$20.73974	\$21.15905	\$22.73499
84	\$17.65319	\$17.96246	\$19.71724	\$21.09265	\$21.45574	\$23.05249

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.99261	\$5.13338	\$5.28228	\$5.59443	\$5.87629	\$6.19699
31	\$5.03051	\$5.17212	\$5.32195	\$5.63628	\$5.91999	\$6.24288
32	\$5.06843	\$5.21087	\$5.36156	\$5.67805	\$5.96363	\$6.28870
33	\$5.10633	\$5.24956	\$5.40115	\$5.71978	\$6.00718	\$6.33442
34	\$5.14422	\$5.28825	\$5.44069	\$5.76147	\$6.05064	\$6.38002
35	\$5.18208	\$5.32685	\$5.48017	\$5.80305	\$6.09399	\$6.42549
36	\$5.37757	\$5.52785	\$5.68703	\$6.02272	\$6.32493	\$6.66904
37	\$5.58045	\$5.73646	\$5.90166	\$6.25071	\$6.56459	\$6.92185
38	\$5.79098	\$5.95291	\$6.12443	\$6.48733	\$6.81332	\$7.18424
39	\$6.00944	\$6.17754	\$6.35559	\$6.73290	\$7.07150	\$7.45657
40	\$6.23617	\$6.41064	\$6.59547	\$6.98778	\$7.33945	\$7.73924
41	\$6.47141	\$6.65254	\$6.84442	\$7.25229	\$7.61758	\$8.03259
42	\$6.71555	\$6.90357	\$7.10275	\$7.52681	\$7.90623	\$8.33710
43	\$6.96890	\$7.16407	\$7.37083	\$7.81175	\$8.20580	\$8.65312
44	\$7.23180	\$7.43439	\$7.64905	\$8.10745	\$8.51676	\$8.98114
45	\$7.50463	\$7.71493	\$7.93776	\$8.41435	\$8.83948	\$9.32158
46	\$7.80343	\$8.02175	\$8.25314	\$8.74956	\$9.19147	\$9.69263
47	\$8.11411	\$8.34078	\$8.58107	\$9.09812	\$9.55748	\$10.07848
48	\$8.43718	\$8.67249	\$8.92202	\$9.46056	\$9.93808	\$10.47966
49	\$8.77310	\$9.01741	\$9.27651	\$9.83745	\$10.33382	\$10.89684
50	\$9.12239	\$9.37602	\$9.64510	\$10.22935	\$10.74531	\$11.33058
51	\$9.48560	\$9.74891	\$10.02833	\$10.63686	\$11.17320	\$11.78161
52	\$9.86326	\$10.13663	\$10.42678	\$11.06062	\$11.61814	\$12.25061
53	\$10.25595	\$10.53976	\$10.84106	\$11.50123	\$12.08078	\$12.73825
54	\$10.66431	\$10.95893	\$11.27183	\$11.95941	\$12.56183	\$13.24531
55	\$11.08891	\$11.39477	\$11.71968	\$12.43586	\$13.06207	\$13.77257
56	\$11.41045	\$11.72347	\$12.05616	\$12.79353	\$13.43613	\$14.16607
57	\$11.74133	\$12.06165	\$12.40227	\$13.16152	\$13.82090	\$14.57081
58	\$12.08180	\$12.40958	\$12.75832	\$13.54007	\$14.21670	\$14.98712
59	\$12.43214	\$12.76757	\$13.12461	\$13.92953	\$14.62384	\$15.41533
60	\$12.79265	\$13.13586	\$13.50141	\$14.33020	\$15.04262	\$15.85575
61	\$13.16359	\$13.51479	\$13.88903	\$14.74237	\$15.47340	\$16.30878
62	\$13.54531	\$13.90464	\$14.28777	\$15.16640	\$15.91651	\$16.77473
63	\$13.88839	\$14.25375	\$14.64368	\$15.54547	\$16.31152	\$17.18961
64	\$14.24015	\$14.61163	\$15.00845	\$15.93403	\$16.71634	\$17.61475
65	\$14.60080	\$14.97850	\$15.38232	\$16.33227	\$17.13119	\$18.05041
66	\$14.97062	\$15.35456	\$15.76549	\$16.74047	\$17.55636	\$18.49685
67	\$15.34978	\$15.74008	\$16.15821	\$17.15889	\$17.99207	\$18.95432
68	\$15.77064	\$16.16652	\$16.59127	\$17.62173	\$18.47291	\$19.45878
69	\$16.20304	\$16.60453	\$17.03596	\$18.09704	\$18.96659	\$19.97668
70	\$16.64728	\$17.05437	\$17.49255	\$18.58516	\$19.47348	\$20.50834
71	\$17.10373	\$17.51643	\$17.96138	\$19.08646	\$19.99391	\$21.05418
72	\$17.57268	\$17.99099	\$18.44278	\$19.60127	\$20.52825	\$21.61452
73	\$18.25131	\$18.67919	\$19.14220	\$20.35238	\$21.30950	\$22.43501
74	\$18.95618	\$19.39369	\$19.86817	\$21.13227	\$22.12047	\$23.28665
75	\$19.68824	\$20.13553	\$20.62165	\$21.94206	\$22.96232	\$24.17059
76	\$20.44861	\$20.90575	\$21.40371	\$22.78289	\$23.83619	\$25.08811
77	\$21.23832	\$21.70545	\$22.21543	\$23.65591	\$24.74332	\$26.04045
78	\$21.59493	\$22.05335	\$22.55590	\$24.02018	\$25.10544	\$26.41294
79	\$21.95754	\$22.40681	\$22.90158	\$24.39005	\$25.47288	\$26.79076
80	\$22.32624	\$22.76596	\$23.25259	\$24.76563	\$25.84568	\$27.17398
81	\$22.70113	\$23.13085	\$23.60895	\$25.14699	\$26.22395	\$27.56269
82	\$23.08232	\$23.50160	\$23.97077	\$25.53421	\$26.60775	\$27.95695
83	\$23.39192	\$23.78964	\$24.23801	\$25.80765	\$26.85630	\$28.20025
84	\$23.70565	\$24.08122	\$24.50817	\$26.08404	\$27.10718	\$28.44566

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$6.64673	\$7.10985	\$7.23061	\$7.29650	\$7.38905	\$7.47885	\$7.56838
31	\$6.69540	\$7.16131	\$7.28126	\$7.34737	\$7.44045	\$7.53083	\$7.62093
32	\$6.74396	\$7.21261	\$7.33167	\$7.39802	\$7.49162	\$7.58256	\$7.67323
33	\$6.79234	\$7.26370	\$7.38185	\$7.44838	\$7.54252	\$7.63400	\$7.72521
34	\$6.84057	\$7.31457	\$7.43173	\$7.49848	\$7.59313	\$7.68515	\$7.77689
35	\$6.88863	\$7.36522	\$7.48135	\$7.54830	\$7.64343	\$7.73597	\$7.82825
36	\$7.14916	\$7.64256	\$7.76126	\$7.83010	\$7.92848	\$8.02436	\$8.11995
37	\$7.41955	\$7.93036	\$8.05164	\$8.12242	\$8.22421	\$8.32349	\$8.42252
38	\$7.70016	\$8.22899	\$8.35289	\$8.42566	\$8.53093	\$8.63381	\$8.73636
39	\$7.99139	\$8.53887	\$8.66539	\$8.74020	\$8.84911	\$8.95565	\$9.06188
40	\$8.29363	\$8.86042	\$8.98959	\$9.06651	\$9.17915	\$9.28951	\$9.39954
41	\$8.60730	\$9.19408	\$9.32595	\$9.40501	\$9.52149	\$9.63581	\$9.74979
42	\$8.93284	\$9.54030	\$9.67487	\$9.75612	\$9.87661	\$9.99502	\$10.11309
43	\$9.27069	\$9.89956	\$10.03686	\$10.12034	\$10.24497	\$10.36763	\$10.48992
44	\$9.62130	\$10.27234	\$10.41237	\$10.49817	\$10.62705	\$10.75412	\$10.88080
45	\$9.98520	\$10.65916	\$10.80194	\$10.89011	\$11.02341	\$11.15501	\$11.28624
46	\$10.38154	\$11.08060	\$11.22793	\$11.31875	\$11.45713	\$11.59391	\$11.73029
47	\$10.79362	\$11.51869	\$11.67071	\$11.76426	\$11.90792	\$12.05009	\$12.19182
48	\$11.22205	\$11.97410	\$12.13096	\$12.22731	\$12.37645	\$12.52420	\$12.67150
49	\$11.66748	\$12.44751	\$12.60937	\$12.70857	\$12.86341	\$13.01697	\$13.17007
50	\$12.13062	\$12.93966	\$13.10662	\$13.20879	\$13.36954	\$13.52912	\$13.68824
51	\$12.61213	\$13.45127	\$13.62349	\$13.72869	\$13.89556	\$14.06143	\$14.22682
52	\$13.11274	\$13.98309	\$14.16076	\$14.26905	\$14.44228	\$14.61468	\$14.78656
53	\$13.63323	\$14.53593	\$14.71920	\$14.83069	\$15.01052	\$15.18971	\$15.36834
54	\$14.17438	\$15.11064	\$15.29967	\$15.41445	\$15.60112	\$15.78735	\$15.97300
55	\$14.73699	\$15.70808	\$15.90302	\$16.02116	\$16.21495	\$16.40850	\$16.60147
56	\$15.15563	\$16.15175	\$16.35106	\$16.47134	\$16.67064	\$16.86976	\$17.06827
57	\$15.58615	\$16.60795	\$16.81171	\$16.93416	\$17.13916	\$17.34399	\$17.54820
58	\$16.02889	\$17.07705	\$17.28536	\$17.41000	\$17.62083	\$17.83156	\$18.04164
59	\$16.48422	\$17.55938	\$17.77233	\$17.89922	\$18.11603	\$18.33280	\$18.54893
60	\$16.95249	\$18.05536	\$18.27304	\$18.40217	\$18.62517	\$18.84818	\$19.07051
61	\$17.43404	\$18.56533	\$18.78786	\$18.91926	\$19.14859	\$19.37801	\$19.60673
62	\$17.92928	\$19.08971	\$19.31716	\$19.45089	\$19.68674	\$19.92274	\$20.15804
63	\$18.36867	\$19.55374	\$19.78560	\$19.92068	\$20.16264	\$20.40486	\$20.64634
64	\$18.81883	\$20.02903	\$20.26540	\$20.40184	\$20.65005	\$20.89862	\$21.14648
65	\$19.28002	\$20.51589	\$20.75682	\$20.89462	\$21.14924	\$21.40434	\$21.65871
66	\$19.75250	\$21.01457	\$21.26018	\$21.39930	\$21.66047	\$21.92231	\$22.18335
67	\$20.23657	\$21.52538	\$21.77572	\$21.91617	\$22.18409	\$22.45280	\$22.72071
68	\$20.76780	\$22.08284	\$22.33523	\$22.47559	\$22.75115	\$23.02773	\$23.30352
69	\$21.31297	\$22.65474	\$22.90910	\$23.04930	\$23.33272	\$23.61742	\$23.90128
70	\$21.87246	\$23.24144	\$23.49773	\$23.63764	\$23.92914	\$24.22220	\$24.51435
71	\$22.44663	\$23.84336	\$24.10147	\$24.24103	\$24.54081	\$24.84243	\$25.14315
72	\$23.03588	\$24.46084	\$24.72074	\$24.85980	\$25.16812	\$25.47857	\$25.78809
73	\$23.89759	\$25.36077	\$25.61802	\$25.75502	\$26.07648	\$26.40055	\$26.72365
74	\$24.79155	\$26.29380	\$26.54787	\$26.68248	\$27.01761	\$27.35588	\$27.69315
75	\$25.71893	\$27.26115	\$27.51145	\$27.64332	\$27.99272	\$28.34579	\$28.69781
76	\$26.68102	\$28.26410	\$28.51003	\$28.63879	\$29.00300	\$29.37153	\$29.73895
77	\$27.67909	\$29.30394	\$29.54486	\$29.67007	\$30.04976	\$30.43436	\$30.81783
78	\$28.05389	\$29.68607	\$29.91780	\$30.03682	\$30.42483	\$30.81821	\$31.21043
79	\$28.43376	\$30.07319	\$30.29546	\$30.40811	\$30.80456	\$31.20689	\$31.60803
80	\$28.81877	\$30.46535	\$30.67789	\$30.78398	\$31.18905	\$31.60047	\$32.01068
81	\$29.20901	\$30.86261	\$31.06513	\$31.16450	\$31.57832	\$31.99903	\$32.41849
82	\$29.60450	\$31.26507	\$31.45727	\$31.54971	\$31.97246	\$32.40261	\$32.83147
83	\$29.83710	\$31.50862	\$31.70198	\$31.79253	\$32.22324	\$32.66194	\$33.09929
84	\$30.07150	\$31.75404	\$31.94858	\$32.03722	\$32.47601	\$32.92331	\$33.36928

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$9.34906	\$9.70450	\$10.45827	\$11.11613	\$11.77741	\$12.52752
31	\$9.40678	\$9.76417	\$10.52278	\$11.18467	\$11.84934	\$12.60408
32	\$9.46455	\$9.82389	\$10.58730	\$11.25323	\$11.92126	\$12.68063
33	\$9.52235	\$9.88361	\$10.65184	\$11.32181	\$11.99314	\$12.75714
34	\$9.58019	\$9.94333	\$10.71639	\$11.39035	\$12.06499	\$12.83359
35	\$9.63804	\$10.00308	\$10.78092	\$11.45890	\$12.13678	\$12.90998
36	\$9.63981	\$10.00486	\$10.78541	\$11.46520	\$12.14278	\$12.91863
37	\$9.64160	\$10.00663	\$10.78990	\$11.47152	\$12.14881	\$12.92729
38	\$9.64340	\$10.00842	\$10.79437	\$11.47784	\$12.15482	\$12.93594
39	\$9.64518	\$10.01020	\$10.79886	\$11.48416	\$12.16084	\$12.94461
40	\$9.64697	\$10.01198	\$10.80336	\$11.49047	\$12.16687	\$12.95329
41	\$9.64874	\$10.01376	\$10.80785	\$11.49682	\$12.17289	\$12.96197
42	\$9.65053	\$10.01554	\$10.81234	\$11.50313	\$12.17892	\$12.97065
43	\$9.65231	\$10.01732	\$10.81684	\$11.50947	\$12.18495	\$12.97935
44	\$9.65410	\$10.01911	\$10.82134	\$11.51582	\$12.19099	\$12.98804
45	\$9.65588	\$10.02088	\$10.82583	\$11.52215	\$12.19703	\$12.99674
46	\$9.64238	\$10.00535	\$10.81193	\$11.50866	\$12.17826	\$12.97885
47	\$9.62888	\$9.98984	\$10.79808	\$11.49519	\$12.15953	\$12.96100
48	\$9.61543	\$9.97434	\$10.78424	\$11.48176	\$12.14080	\$12.94317
49	\$9.60198	\$9.95888	\$10.77041	\$11.46832	\$12.12213	\$12.92535
50	\$9.58855	\$9.94345	\$10.75660	\$11.45488	\$12.10347	\$12.90758
51	\$9.57515	\$9.92802	\$10.74279	\$11.44149	\$12.08485	\$12.88982
52	\$9.56175	\$9.91263	\$10.72900	\$11.42809	\$12.06625	\$12.87208
53	\$9.54839	\$9.89726	\$10.71526	\$11.41472	\$12.04769	\$12.85436
54	\$9.53504	\$9.88192	\$10.70151	\$11.40136	\$12.02915	\$12.83669
55	\$9.52169	\$9.86661	\$10.68779	\$11.38802	\$12.01064	\$12.81903
56	\$9.42847	\$9.76575	\$10.58185	\$11.27529	\$11.88035	\$12.68168
57	\$9.33612	\$9.66592	\$10.47696	\$11.16367	\$11.75149	\$12.54580
58	\$9.24471	\$9.56712	\$10.37310	\$11.05314	\$11.62401	\$12.41138
59	\$9.15417	\$9.46933	\$10.27028	\$10.94374	\$11.49791	\$12.27840
60	\$9.06454	\$9.37254	\$10.16849	\$10.83542	\$11.37320	\$12.14684
61	\$8.97577	\$9.27673	\$10.06768	\$10.72815	\$11.24983	\$12.01671
62	\$8.88788	\$9.18191	\$9.96789	\$10.62195	\$11.12780	\$11.88795
63	\$8.97830	\$9.27066	\$10.06786	\$10.72883	\$11.22754	\$11.99647
64	\$9.06965	\$9.36029	\$10.16882	\$10.83677	\$11.32818	\$12.10598
65	\$9.16191	\$9.45074	\$10.27081	\$10.94580	\$11.42972	\$12.21650
66	\$9.25513	\$9.54211	\$10.37381	\$11.05595	\$11.53216	\$12.32803
67	\$9.34928	\$9.63435	\$10.47783	\$11.16719	\$11.63553	\$12.44056
68	\$9.46812	\$9.74924	\$10.60952	\$11.30839	\$11.76272	\$12.58055
69	\$9.58847	\$9.86551	\$10.74285	\$11.45139	\$11.89129	\$12.72212
70	\$9.71031	\$9.98317	\$10.87786	\$11.59620	\$12.02127	\$12.86527
71	\$9.83374	\$10.10221	\$11.01457	\$11.74282	\$12.15267	\$13.01004
72	\$9.95874	\$10.22268	\$11.15300	\$11.89130	\$12.28549	\$13.15643
73	\$10.19470	\$10.45409	\$11.41836	\$12.17762	\$12.55268	\$13.45138
74	\$10.43625	\$10.69075	\$11.69002	\$12.47082	\$12.82565	\$13.75296
75	\$10.68352	\$10.93275	\$11.96815	\$12.77109	\$13.10456	\$14.06129
76	\$10.93666	\$11.18024	\$12.25289	\$13.07859	\$13.38956	\$14.37655
77	\$11.19580	\$11.43332	\$12.54442	\$13.39348	\$13.68074	\$14.69886
78	\$11.25520	\$11.47069	\$12.60025	\$13.45212	\$13.68570	\$14.71126
79	\$11.31493	\$11.50818	\$12.65633	\$13.51103	\$13.69069	\$14.72366
80	\$11.37498	\$11.54578	\$12.71266	\$13.57018	\$13.69564	\$14.73609
81	\$11.43533	\$11.58350	\$12.76925	\$13.62960	\$13.70063	\$14.74850
82	\$11.49601	\$11.62137	\$12.82609	\$13.68927	\$13.70561	\$14.76095
83	\$11.55727	\$11.64698	\$12.87010	\$13.73055	\$13.74694	\$14.72376
84	\$11.61889	\$11.67267	\$12.91426	\$13.77195	\$13.78839	\$14.68666

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$12.92864	\$13.32123	\$13.73430	\$14.55975	\$15.32815	\$16.19204
31	\$13.00751	\$13.40220	\$13.81751	\$14.64785	\$15.42058	\$16.28936
32	\$13.08634	\$13.48311	\$13.90061	\$14.73586	\$15.51287	\$16.38655
33	\$13.16511	\$13.56395	\$13.98366	\$14.82378	\$15.60503	\$16.48358
34	\$13.24385	\$13.64472	\$14.06660	\$14.91158	\$15.69704	\$16.58044
35	\$13.32250	\$13.72538	\$14.14943	\$14.99924	\$15.78889	\$16.67706
36	\$13.33185	\$13.73496	\$14.15932	\$15.01176	\$15.80304	\$16.69271
37	\$13.34119	\$13.74456	\$14.16922	\$15.02427	\$15.81722	\$16.70839
38	\$13.35056	\$13.75416	\$14.17912	\$15.03682	\$15.83140	\$16.72408
39	\$13.35993	\$13.76379	\$14.18903	\$15.04936	\$15.84559	\$16.73977
40	\$13.36932	\$13.77339	\$14.19896	\$15.06193	\$15.85979	\$16.75549
41	\$13.37871	\$13.78302	\$14.20889	\$15.07450	\$15.87401	\$16.77122
42	\$13.38809	\$13.79264	\$14.21882	\$15.08708	\$15.88824	\$16.78697
43	\$13.39749	\$13.80227	\$14.22877	\$15.09968	\$15.90248	\$16.80273
44	\$13.40688	\$13.81193	\$14.23872	\$15.11226	\$15.91673	\$16.81851
45	\$13.41630	\$13.82158	\$14.24866	\$15.12487	\$15.93100	\$16.83430
46	\$13.39749	\$13.80046	\$14.22534	\$15.10087	\$15.90375	\$16.80367
47	\$13.37869	\$13.77937	\$14.20203	\$15.07687	\$15.87652	\$16.77309
48	\$13.35992	\$13.75832	\$14.17877	\$15.05294	\$15.84936	\$16.74255
49	\$13.34118	\$13.73729	\$14.15554	\$15.02902	\$15.82223	\$16.71209
50	\$13.32248	\$13.71631	\$14.13237	\$15.00515	\$15.79515	\$16.68166
51	\$13.30379	\$13.69533	\$14.10923	\$14.98133	\$15.76811	\$16.65130
52	\$13.28515	\$13.67442	\$14.08613	\$14.95755	\$15.74115	\$16.62101
53	\$13.26650	\$13.65350	\$14.06306	\$14.93377	\$15.71420	\$16.59076
54	\$13.24791	\$13.63264	\$14.04001	\$14.91007	\$15.68730	\$16.56056
55	\$13.22933	\$13.61181	\$14.01702	\$14.88639	\$15.66046	\$16.53040
56	\$13.08540	\$13.45903	\$13.85532	\$14.71429	\$15.47441	\$16.33008
57	\$12.94304	\$13.30793	\$13.69548	\$14.54417	\$15.29058	\$16.13217
58	\$12.80226	\$13.15855	\$13.53747	\$14.37603	\$15.10893	\$15.93667
59	\$12.66299	\$13.01086	\$13.38130	\$14.20983	\$14.92944	\$15.74354
60	\$12.52521	\$12.86481	\$13.22691	\$14.04554	\$14.75208	\$15.55274
61	\$12.38897	\$12.72040	\$13.07432	\$13.88315	\$14.57682	\$15.36426
62	\$12.25418	\$12.57762	\$12.92347	\$13.72266	\$14.40365	\$15.17806
63	\$12.36392	\$12.68528	\$13.02953	\$13.83525	\$14.51672	\$15.29333
64	\$12.47467	\$12.79389	\$13.13646	\$13.94876	\$14.63067	\$15.40946
65	\$12.58638	\$12.90342	\$13.24427	\$14.06320	\$14.74551	\$15.52649
66	\$12.69910	\$13.01389	\$13.35296	\$14.17859	\$14.86126	\$15.64441
67	\$12.81283	\$13.12529	\$13.46255	\$14.29491	\$14.97792	\$15.76322
68	\$12.95346	\$13.26122	\$13.59445	\$14.43528	\$15.11663	\$15.90273
69	\$13.09563	\$13.39855	\$13.72766	\$14.57703	\$15.25663	\$16.04349
70	\$13.23937	\$13.53730	\$13.86216	\$14.72017	\$15.39792	\$16.18550
71	\$13.38468	\$13.67750	\$13.99797	\$14.86471	\$15.54054	\$16.32875
72	\$13.53160	\$13.81914	\$14.13514	\$15.01068	\$15.68446	\$16.47328
73	\$13.83070	\$14.11284	\$14.42468	\$15.32057	\$15.99574	\$16.78979
74	\$14.13642	\$14.41279	\$14.72018	\$15.63684	\$16.31318	\$17.11237
75	\$14.44890	\$14.71913	\$15.02174	\$15.95963	\$16.63694	\$17.44117
76	\$14.76829	\$15.03195	\$15.32945	\$16.28911	\$16.96711	\$17.77628
77	\$15.09474	\$15.35145	\$15.64348	\$16.62537	\$17.30384	\$18.11782
78	\$15.09557	\$15.32838	\$15.59740	\$16.57085	\$17.21755	\$18.00572
79	\$15.09639	\$15.30534	\$15.55147	\$16.51652	\$17.13169	\$17.89431
80	\$15.09723	\$15.28234	\$15.50567	\$16.46237	\$17.04628	\$17.78362
81	\$15.09806	\$15.25939	\$15.45999	\$16.40839	\$16.96127	\$17.67358
82	\$15.09889	\$15.23646	\$15.41446	\$16.35459	\$16.87668	\$17.56422
83	\$15.04101	\$15.14232	\$15.28450	\$16.19927	\$16.66738	\$17.31330
84	\$14.98335	\$15.04874	\$15.15564	\$16.04541	\$16.46065	\$17.06596

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$17.41700	\$18.67545	\$18.99165	\$19.18035	\$19.42971	\$19.67044	\$19.91045
31	\$17.52113	\$18.78658	\$19.10454	\$19.29415	\$19.54492	\$19.78703	\$20.02840
32	\$17.62507	\$18.89747	\$19.21717	\$19.40767	\$19.65985	\$19.90333	\$20.14608
33	\$17.72880	\$19.00811	\$19.32952	\$19.52092	\$19.77447	\$20.01933	\$20.26345
34	\$17.83227	\$19.11845	\$19.44157	\$19.63384	\$19.88877	\$20.13499	\$20.38046
35	\$17.93550	\$19.22845	\$19.55330	\$19.74642	\$20.00271	\$20.25027	\$20.49708
36	\$17.95120	\$19.24242	\$19.56306	\$19.75464	\$20.01019	\$20.25735	\$20.50378
37	\$17.96689	\$19.25640	\$19.57285	\$19.76286	\$20.01765	\$20.26444	\$20.51051
38	\$17.98261	\$19.27039	\$19.58261	\$19.77110	\$20.02512	\$20.27153	\$20.51721
39	\$17.99835	\$19.28440	\$19.59240	\$19.77933	\$20.03258	\$20.27864	\$20.52393
40	\$18.01408	\$19.29841	\$19.60217	\$19.78757	\$20.04005	\$20.28572	\$20.53066
41	\$18.02985	\$19.31245	\$19.61198	\$19.79581	\$20.04752	\$20.29282	\$20.53738
42	\$18.04562	\$19.32647	\$19.62178	\$19.80405	\$20.05500	\$20.29991	\$20.54409
43	\$18.06141	\$19.34052	\$19.63158	\$19.81230	\$20.06249	\$20.30701	\$20.55082
44	\$18.07721	\$19.35458	\$19.64138	\$19.82056	\$20.06996	\$20.31412	\$20.55754
45	\$18.09303	\$19.36864	\$19.65119	\$19.82881	\$20.07745	\$20.32122	\$20.56428
46	\$18.05570	\$19.32348	\$19.60149	\$19.77641	\$20.02380	\$20.26668	\$20.50883
47	\$18.01845	\$19.27841	\$19.55194	\$19.72413	\$19.97029	\$20.21227	\$20.45352
48	\$17.98126	\$19.23346	\$19.50250	\$19.67203	\$19.91693	\$20.15800	\$20.39838
49	\$17.94416	\$19.18861	\$19.45318	\$19.62003	\$19.86371	\$20.10389	\$20.34336
50	\$17.90714	\$19.14386	\$19.40399	\$19.56817	\$19.81062	\$20.04992	\$20.28850
51	\$17.87017	\$19.09922	\$19.35493	\$19.51647	\$19.75768	\$19.99611	\$20.23380
52	\$17.83331	\$19.05470	\$19.30597	\$19.46490	\$19.70491	\$19.94242	\$20.17925
53	\$17.79651	\$19.01026	\$19.25716	\$19.41346	\$19.65225	\$19.88888	\$20.12482
54	\$17.75979	\$18.96593	\$19.20848	\$19.36214	\$19.59973	\$19.83550	\$20.07056
55	\$17.72313	\$18.92170	\$19.15990	\$19.31097	\$19.54736	\$19.78225	\$20.01643
56	\$17.68658	\$18.87735	\$19.11180	\$19.26060	\$19.49508	\$19.72991	\$19.96314
57	\$17.65013	\$18.83300	\$19.06365	\$19.21223	\$19.44280	\$19.67763	\$19.91085
58	\$17.61368	\$18.78865	\$19.01550	\$19.16387	\$19.39051	\$19.62534	\$19.85856
59	\$17.57723	\$18.74430	\$18.96735	\$19.11552	\$19.33822	\$19.57305	\$19.80627
60	\$17.54078	\$18.69995	\$18.91920	\$19.06737	\$19.28593	\$19.52076	\$19.75398
61	\$17.50433	\$18.65560	\$18.87105	\$19.01922	\$19.23364	\$19.46849	\$19.70169
62	\$17.46788	\$18.61125	\$18.82290	\$18.97107	\$19.18139	\$19.41620	\$19.64940
63	\$17.43143	\$18.56690	\$18.77475	\$18.92292	\$19.13324	\$19.36391	\$19.59711
64	\$17.39498	\$18.52255	\$18.72660	\$18.87477	\$19.08509	\$19.31162	\$19.54482
65	\$17.35853	\$18.47820	\$18.67845	\$18.82662	\$19.03694	\$19.25933	\$19.49253
66	\$17.32208	\$18.43385	\$18.63030	\$18.77847	\$18.98879	\$19.20704	\$19.44024
67	\$17.28563	\$18.38950	\$18.58215	\$18.73032	\$18.94064	\$19.15475	\$19.38795
68	\$17.24918	\$18.34515	\$18.53399	\$18.68217	\$18.89249	\$19.10246	\$19.33566
69	\$17.21273	\$18.30080	\$18.48584	\$18.63402	\$18.84434	\$19.05017	\$19.28337
70	\$17.17628	\$18.25645	\$18.43769	\$18.58587	\$18.79619	\$18.99788	\$19.23108
71	\$17.13983	\$18.21210	\$18.38954	\$18.53772	\$18.74802	\$18.94559	\$19.17879
72	\$17.10338	\$18.16775	\$18.34139	\$18.48957	\$18.69987	\$18.89330	\$19.12650
73	\$17.06693	\$18.12340	\$18.29324	\$18.44142	\$18.65172	\$18.84101	\$19.07421
74	\$17.03048	\$18.07905	\$18.24509	\$18.39327	\$18.60357	\$18.78872	\$19.02192
75	\$16.99403	\$18.03470	\$18.19694	\$18.34512	\$18.55542	\$18.73643	\$18.96963
76	\$16.95758	\$17.99035	\$18.14879	\$18.29697	\$18.50727	\$18.68414	\$18.91734
77	\$16.92113	\$17.94600	\$18.10064	\$18.24882	\$18.45912	\$18.63185	\$18.86505
78	\$16.88468	\$17.90165	\$18.05249	\$18.20067	\$18.41097	\$18.57956	\$18.81276
79	\$16.84823	\$17.85730	\$18.00434	\$18.15252	\$18.36282	\$18.52727	\$18.76047
80	\$16.81178	\$17.81295	\$17.95619	\$18.10437	\$18.31467	\$18.47498	\$18.70818
81	\$16.77533	\$17.76860	\$17.90804	\$18.05622	\$18.26652	\$18.42269	\$18.65589
82	\$16.73888	\$17.72425	\$17.85989	\$18.00807	\$18.21837	\$18.37040	\$18.60360
83	\$16.70243	\$17.67990	\$17.81174	\$17.95992	\$18.17022	\$18.31811	\$18.55131
84	\$16.66598	\$17.63555	\$17.76359	\$17.91177	\$18.12207	\$18.26582	\$18.49902

Plan: **LTC2007**

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.33577	\$6.56369	\$7.05841	\$7.53618	\$8.00202	\$8.49298
31	\$6.36568	\$6.59435	\$7.09153	\$7.57168	\$8.03909	\$8.53228
32	\$6.39538	\$6.62479	\$7.12437	\$7.60689	\$8.07583	\$8.57123
33	\$6.42483	\$6.65498	\$7.15693	\$7.64179	\$8.11221	\$8.60979
34	\$6.45409	\$6.68491	\$7.18922	\$7.67636	\$8.14824	\$8.64798
35	\$6.48306	\$6.71457	\$7.22119	\$7.71063	\$8.18386	\$8.68569
36	\$6.44468	\$6.67398	\$7.17900	\$7.66690	\$8.13584	\$8.63566
37	\$6.40653	\$6.63364	\$7.13704	\$7.62343	\$8.08810	\$8.58592
38	\$6.36861	\$6.59353	\$7.09533	\$7.58020	\$8.04065	\$8.53647
39	\$6.33092	\$6.55369	\$7.05387	\$7.53721	\$7.99347	\$8.48729
40	\$6.29344	\$6.51408	\$7.01265	\$7.49448	\$7.94658	\$8.43840
41	\$6.25618	\$6.47470	\$6.97166	\$7.45198	\$7.89994	\$8.38979
42	\$6.21915	\$6.43557	\$6.93091	\$7.40972	\$7.85359	\$8.34147
43	\$6.18233	\$6.39666	\$6.89042	\$7.36769	\$7.80751	\$8.29342
44	\$6.14574	\$6.35800	\$6.85015	\$7.32592	\$7.76170	\$8.24565
45	\$6.10936	\$6.31956	\$6.81011	\$7.28438	\$7.71615	\$8.19815
46	\$6.00955	\$6.21319	\$6.69712	\$7.16523	\$7.58369	\$8.05770
47	\$5.91136	\$6.10860	\$6.58600	\$7.04803	\$7.45351	\$7.91964
48	\$5.81479	\$6.00576	\$6.47672	\$6.93274	\$7.32555	\$7.78396
49	\$5.71978	\$5.90468	\$6.36924	\$6.81935	\$7.19980	\$7.65058
50	\$5.62633	\$5.80528	\$6.26357	\$6.70780	\$7.07619	\$7.51952
51	\$5.53442	\$5.70754	\$6.15964	\$6.59809	\$6.95472	\$7.39069
52	\$5.44400	\$5.61148	\$6.05743	\$6.49016	\$6.83533	\$7.26405
53	\$5.35504	\$5.51701	\$5.95692	\$6.38400	\$6.71800	\$7.13961
54	\$5.26757	\$5.42415	\$5.85809	\$6.27957	\$6.60266	\$7.01728
55	\$5.18151	\$5.33283	\$5.76089	\$6.17686	\$6.48932	\$6.89705
56	\$4.94311	\$5.07881	\$5.48896	\$5.88784	\$6.16839	\$6.55507
57	\$4.71568	\$4.83687	\$5.22987	\$5.61234	\$5.86335	\$6.23005
58	\$4.49872	\$4.60644	\$4.98301	\$5.34972	\$5.57338	\$5.92113
59	\$4.29173	\$4.38702	\$4.74780	\$5.09941	\$5.29776	\$5.62753
60	\$4.09428	\$4.17804	\$4.52369	\$4.86079	\$5.03576	\$5.34851
61	\$3.90590	\$3.97901	\$4.31017	\$4.63335	\$4.78673	\$5.08331
62	\$3.72619	\$3.78946	\$4.10672	\$4.41655	\$4.55001	\$4.83125
63	\$3.53772	\$3.58455	\$3.88834	\$4.18523	\$4.28523	\$4.54852
64	\$3.35880	\$3.39073	\$3.68157	\$3.96603	\$4.03588	\$4.28233
65	\$3.18891	\$3.20736	\$3.48579	\$3.75830	\$3.80103	\$4.03172
66	\$3.02763	\$3.03392	\$3.30041	\$3.56147	\$3.57986	\$3.79578
67	\$2.87447	\$2.88046	\$3.13349	\$3.38134	\$3.39879	\$3.60379
68	\$2.40222	\$2.40723	\$2.61868	\$2.82581	\$2.84039	\$3.01173
69	\$2.00756	\$2.01174	\$2.18844	\$2.36155	\$2.37374	\$2.51692
70	\$1.67775	\$1.68123	\$1.82891	\$1.97356	\$1.98376	\$2.10341
71	\$1.40210	\$1.40501	\$1.52844	\$1.64932	\$1.65784	\$1.75784
72	\$1.17174	\$1.17419	\$1.27733	\$1.37836	\$1.38546	\$1.46903
73	\$1.01122	\$1.01333	\$1.10235	\$1.18952	\$1.19567	\$1.26780
74	\$0.81816	\$0.81987	\$0.89188	\$0.96243	\$0.96738	\$1.02574

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$8.82156	\$9.08881	\$9.35491	\$9.96431	\$10.46701	\$11.10523
31	\$8.86250	\$9.13067	\$9.39767	\$10.00999	\$10.51454	\$11.15558
32	\$8.90306	\$9.17215	\$9.43999	\$10.05519	\$10.56155	\$11.20539
33	\$8.94322	\$9.21320	\$9.48183	\$10.09989	\$10.60799	\$11.25458
34	\$8.98297	\$9.25379	\$9.52323	\$10.14408	\$10.65386	\$11.30315
35	\$9.02229	\$9.29391	\$9.56411	\$10.18771	\$10.69915	\$11.35106
36	\$8.97127	\$9.24061	\$9.50830	\$10.12995	\$10.63745	\$11.28645
37	\$8.92053	\$9.18764	\$9.45283	\$10.07252	\$10.57609	\$11.22220
38	\$8.87008	\$9.13497	\$9.39767	\$10.01539	\$10.51510	\$11.15832
39	\$8.81992	\$9.08260	\$9.34285	\$9.95861	\$10.45444	\$11.09480
40	\$8.77003	\$9.03053	\$9.28833	\$9.90213	\$10.39414	\$11.03164
41	\$8.72044	\$8.97875	\$9.23414	\$9.84599	\$10.33420	\$10.96885
42	\$8.67114	\$8.92726	\$9.18027	\$9.79016	\$10.27459	\$10.90642
43	\$8.62210	\$8.87607	\$9.12671	\$9.73464	\$10.21533	\$10.84433
44	\$8.57335	\$8.82519	\$9.07345	\$9.67943	\$10.15643	\$10.78260
45	\$8.52485	\$8.77458	\$9.02051	\$9.62455	\$10.09784	\$10.72121
46	\$8.38010	\$8.62254	\$8.86058	\$9.45597	\$9.91637	\$10.52866
47	\$8.23780	\$8.47313	\$8.70349	\$9.29035	\$9.73816	\$10.33954
48	\$8.09792	\$8.32631	\$8.54918	\$9.12764	\$9.56316	\$10.15383
49	\$7.96044	\$8.18203	\$8.39761	\$8.96777	\$9.39129	\$9.97146
50	\$7.82526	\$8.04026	\$8.24872	\$8.81069	\$9.22252	\$9.79237
51	\$7.69238	\$7.90094	\$8.10248	\$8.65637	\$9.05677	\$9.61648
52	\$7.56177	\$7.76403	\$7.95882	\$8.50476	\$8.89401	\$9.44377
53	\$7.43338	\$7.62951	\$7.81773	\$8.35579	\$8.73418	\$9.27414
54	\$7.30717	\$7.49730	\$7.67912	\$8.20946	\$8.57720	\$9.10757
55	\$7.18310	\$7.36738	\$7.54298	\$8.06566	\$8.42307	\$8.94397
56	\$6.82899	\$6.99562	\$7.15230	\$7.65120	\$7.97716	\$8.46926
57	\$6.49233	\$6.64263	\$6.78184	\$7.25805	\$7.55484	\$8.01977
58	\$6.17229	\$6.30744	\$6.43058	\$6.88508	\$7.15490	\$7.59409
59	\$5.86800	\$5.98918	\$6.09750	\$6.53130	\$6.77613	\$7.19105
60	\$5.57872	\$5.68695	\$5.78169	\$6.19568	\$6.41739	\$6.80938
61	\$5.30371	\$5.40000	\$5.48222	\$5.87731	\$6.07767	\$6.44795
62	\$5.04226	\$5.12751	\$5.19828	\$5.57532	\$5.75592	\$6.10572
63	\$4.75011	\$4.81700	\$4.86751	\$5.22535	\$5.37345	\$5.69766
64	\$4.47487	\$4.52529	\$4.55780	\$4.89737	\$5.01639	\$5.31688
65	\$4.21558	\$4.25124	\$4.26779	\$4.58996	\$4.68307	\$4.96154
66	\$3.97133	\$3.99380	\$3.99622	\$4.30185	\$4.37190	\$4.62994
67	\$3.77045	\$3.79179	\$3.79411	\$4.08427	\$4.15077	\$4.39577
68	\$3.15099	\$3.16883	\$3.17078	\$3.41325	\$3.46881	\$3.67357
69	\$2.63331	\$2.64822	\$2.64982	\$2.85249	\$2.89893	\$3.07003
70	\$2.20069	\$2.21313	\$2.21449	\$2.38385	\$2.42265	\$2.56565
71	\$1.83914	\$1.84953	\$1.85066	\$1.99221	\$2.02464	\$2.14415
72	\$1.53697	\$1.54568	\$1.54662	\$1.66489	\$1.69200	\$1.79186
73	\$1.32643	\$1.33393	\$1.33475	\$1.43683	\$1.46021	\$1.54639
74	\$1.07317	\$1.07925	\$1.07991	\$1.16250	\$1.18142	\$1.25116



Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$11.96133	\$12.84510	\$13.10385	\$13.23781	\$13.41337	\$13.58203	\$13.75019
31	\$12.01510	\$12.90240	\$13.16237	\$13.29675	\$13.47302	\$13.64241	\$13.81130
32	\$12.06821	\$12.95896	\$13.22015	\$13.35491	\$13.53189	\$13.70199	\$13.87157
33	\$12.12063	\$13.01477	\$13.27712	\$13.41226	\$13.58995	\$13.76074	\$13.93101
34	\$12.17234	\$13.06977	\$13.33330	\$13.46879	\$13.64717	\$13.81861	\$13.98953
35	\$12.22330	\$13.12394	\$13.38865	\$13.52443	\$13.70349	\$13.87558	\$14.04717
36	\$12.15207	\$13.04504	\$13.30554	\$13.43882	\$13.61593	\$13.78650	\$13.95657
37	\$12.08127	\$12.96663	\$13.22297	\$13.35375	\$13.52895	\$13.69799	\$13.86655
38	\$12.01087	\$12.88866	\$13.14091	\$13.26920	\$13.44251	\$13.61005	\$13.77710
39	\$11.94089	\$12.81119	\$13.05935	\$13.18521	\$13.35662	\$13.52268	\$13.68824
40	\$11.87130	\$12.73418	\$12.97831	\$13.10173	\$13.27128	\$13.43587	\$13.59997
41	\$11.80214	\$12.65763	\$12.89776	\$13.01878	\$13.18649	\$13.34962	\$13.51225
42	\$11.73336	\$12.58152	\$12.81771	\$12.93638	\$13.10224	\$13.26391	\$13.42509
43	\$11.66499	\$12.50590	\$12.73816	\$12.85447	\$13.01854	\$13.17875	\$13.33849
44	\$11.59702	\$12.43072	\$12.65912	\$12.77308	\$12.93537	\$13.09416	\$13.25246
45	\$11.52945	\$12.35598	\$12.58055	\$12.69224	\$12.85271	\$13.01008	\$13.16699
46	\$11.31664	\$12.12207	\$12.33913	\$12.44582	\$12.60243	\$12.75630	\$12.90971
47	\$11.10779	\$11.89258	\$12.10237	\$12.20418	\$12.35702	\$12.50748	\$12.65748
48	\$10.90276	\$11.66746	\$11.87014	\$11.96723	\$12.11641	\$12.26351	\$12.41017
49	\$10.70152	\$11.44657	\$11.64236	\$11.73489	\$11.88045	\$12.02428	\$12.16769
50	\$10.50402	\$11.22989	\$11.41896	\$11.50707	\$11.64911	\$11.78973	\$11.92993
51	\$10.31015	\$11.01729	\$11.19985	\$11.28364	\$11.42227	\$11.55976	\$11.69684
52	\$10.11987	\$10.80872	\$10.98493	\$11.06457	\$11.19985	\$11.33427	\$11.46829
53	\$9.93308	\$10.60410	\$10.77415	\$10.84976	\$10.98174	\$11.11318	\$11.24423
54	\$9.74975	\$10.40336	\$10.56740	\$10.63910	\$10.76791	\$10.89640	\$11.02451
55	\$9.56980	\$10.20641	\$10.36463	\$10.43255	\$10.55821	\$10.68384	\$10.80911
56	\$9.04628	\$9.63334	\$9.77493	\$9.83293	\$9.95058	\$10.06852	\$10.18612
57	\$8.55140	\$9.09244	\$9.21878	\$9.26778	\$9.37791	\$9.48862	\$9.59903
58	\$8.08359	\$8.58192	\$8.69427	\$8.73511	\$8.83820	\$8.94214	\$9.04577
59	\$7.64137	\$8.10005	\$8.19960	\$8.23305	\$8.32955	\$8.42713	\$8.52441
60	\$7.22335	\$7.64525	\$7.73309	\$7.75985	\$7.85018	\$7.94176	\$8.03310
61	\$6.82818	\$7.21599	\$7.29311	\$7.31384	\$7.39839	\$7.48436	\$7.57011
62	\$6.45464	\$6.81082	\$6.87816	\$6.89347	\$6.97260	\$7.05330	\$7.13378
63	\$5.99723	\$6.30332	\$6.35149	\$6.35550	\$6.42706	\$6.50064	\$6.57402
64	\$5.57223	\$5.83364	\$5.86514	\$5.89031	\$5.92421	\$5.99129	\$6.05818
65	\$5.17735	\$5.39896	\$5.41604	\$5.43507	\$5.46071	\$5.52184	\$5.58280
66	\$4.81047	\$4.99667	\$5.00132	\$5.01501	\$5.03348	\$5.08918	\$5.14474
67	\$4.56715	\$4.74393	\$4.74835	\$4.76136	\$4.77888	\$4.83176	\$4.88451
68	\$3.81680	\$3.96454	\$3.96824	\$3.97909	\$3.99375	\$4.03795	\$4.08202
69	\$3.18973	\$3.31321	\$3.31628	\$3.32537	\$3.33761	\$3.37454	\$3.41138
70	\$2.66568	\$2.76888	\$2.77145	\$2.77904	\$2.78926	\$2.82014	\$2.85093
71	\$2.22774	\$2.31397	\$2.31613	\$2.32245	\$2.33100	\$2.35681	\$2.38253
72	\$1.86173	\$1.93380	\$1.93560	\$1.94091	\$1.94804	\$1.96960	\$1.99110
73	\$1.60669	\$1.66890	\$1.67044	\$1.67502	\$1.68119	\$1.69979	\$1.71834
74	\$1.29993	\$1.35025	\$1.35152	\$1.35521	\$1.36020	\$1.37526	\$1.39026

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$5.08571	\$5.27470	\$5.69023	\$6.04855	\$6.39522	\$6.80557
31	\$5.13412	\$5.32441	\$5.74350	\$6.10473	\$6.45362	\$6.86730
32	\$5.18286	\$5.37445	\$5.79709	\$6.16125	\$6.51231	\$6.92935
33	\$5.23193	\$5.42483	\$5.85104	\$6.21812	\$6.57133	\$6.99173
34	\$5.28135	\$5.47554	\$5.90531	\$6.27530	\$6.63065	\$7.05443
35	\$5.33109	\$5.52657	\$5.95993	\$6.33283	\$6.69028	\$7.11742
36	\$5.43658	\$5.63587	\$6.07929	\$6.46055	\$6.82474	\$7.26179
37	\$5.54416	\$5.74733	\$6.20106	\$6.59085	\$6.96192	\$7.40911
38	\$5.65386	\$5.86100	\$6.32525	\$6.72377	\$7.10186	\$7.55939
39	\$5.76574	\$5.97691	\$6.45193	\$6.85936	\$7.24461	\$7.71274
40	\$5.87984	\$6.09511	\$6.58114	\$6.99771	\$7.39022	\$7.86917
41	\$5.99619	\$6.21566	\$6.71294	\$7.13884	\$7.53876	\$8.02879
42	\$6.11484	\$6.33858	\$6.84739	\$7.28281	\$7.69027	\$8.19165
43	\$6.23586	\$6.46395	\$6.98454	\$7.42969	\$7.84485	\$8.35781
44	\$6.35924	\$6.59178	\$7.12441	\$7.57953	\$8.00253	\$8.52736
45	\$6.48508	\$6.72214	\$7.26710	\$7.73238	\$8.16337	\$8.70033
46	\$6.63173	\$6.87339	\$7.43249	\$7.90935	\$8.34785	\$8.89839
47	\$6.78170	\$7.02803	\$7.60162	\$8.09036	\$8.53651	\$9.10096
48	\$6.93507	\$7.18615	\$7.77460	\$8.27550	\$8.72942	\$9.30815
49	\$7.09188	\$7.34783	\$7.95153	\$8.46488	\$8.92670	\$9.52003
50	\$7.25226	\$7.51315	\$8.13247	\$8.65861	\$9.12844	\$9.73675
51	\$7.41626	\$7.68219	\$8.31754	\$8.85676	\$9.33471	\$9.95840
52	\$7.58397	\$7.85504	\$8.50681	\$9.05946	\$9.54566	\$10.18512
53	\$7.75546	\$8.03176	\$8.70041	\$9.26679	\$9.76138	\$10.41697
54	\$7.93085	\$8.21247	\$8.89839	\$9.47886	\$9.98199	\$10.65410
55	\$8.11020	\$8.39724	\$9.10089	\$9.69578	\$10.20756	\$10.89665
56	\$8.21698	\$8.50509	\$9.21997	\$9.82297	\$10.33420	\$11.03304
57	\$8.32518	\$8.61432	\$9.34060	\$9.95182	\$10.46242	\$11.17112
58	\$8.43479	\$8.72498	\$9.46284	\$10.08238	\$10.59223	\$11.31095
59	\$8.54586	\$8.83703	\$9.58662	\$10.21465	\$10.72367	\$11.45252
60	\$8.65837	\$8.95053	\$9.71207	\$10.34866	\$10.85672	\$11.59585
61	\$8.77237	\$9.06547	\$9.83914	\$10.48440	\$10.99142	\$11.74100
62	\$8.88788	\$9.18191	\$9.96789	\$10.62195	\$11.12780	\$11.88795
63	\$8.97830	\$9.27066	\$10.06786	\$10.72883	\$11.22754	\$11.99647
64	\$9.06965	\$9.36029	\$10.16882	\$10.83677	\$11.32818	\$12.10598
65	\$9.16191	\$9.45074	\$10.27081	\$10.94580	\$11.42972	\$12.21650
66	\$9.25513	\$9.54211	\$10.37381	\$11.05595	\$11.53216	\$12.32803
67	\$9.34928	\$9.63435	\$10.47783	\$11.16719	\$11.63553	\$12.44056
68	\$9.46812	\$9.74924	\$10.60952	\$11.30839	\$11.76272	\$12.58055
69	\$9.58847	\$9.86551	\$10.74285	\$11.45139	\$11.89129	\$12.72212
70	\$9.71031	\$9.98317	\$10.87786	\$11.59620	\$12.02127	\$12.86527
71	\$9.83374	\$10.10221	\$11.01457	\$11.74282	\$12.15267	\$13.01004
72	\$9.95874	\$10.22268	\$11.15300	\$11.89130	\$12.28549	\$13.15643
73	\$10.19470	\$10.45409	\$11.41836	\$12.17762	\$12.55268	\$13.45138
74	\$10.43625	\$10.69075	\$11.69002	\$12.47082	\$12.82565	\$13.75296
75	\$10.68352	\$10.93275	\$11.96815	\$12.77109	\$13.10456	\$14.06129
76	\$10.93666	\$11.18024	\$12.25289	\$13.07859	\$13.38956	\$14.37655
77	\$11.19580	\$11.43332	\$12.54442	\$13.39348	\$13.68074	\$14.69886
78	\$11.25520	\$11.47069	\$12.60025	\$13.45212	\$13.68570	\$14.71126
79	\$11.31493	\$11.50818	\$12.65633	\$13.51103	\$13.69069	\$14.72366
80	\$11.37498	\$11.54578	\$12.71266	\$13.57018	\$13.69564	\$14.73609
81	\$11.43533	\$11.58350	\$12.76925	\$13.62960	\$13.70063	\$14.74850
82	\$11.49601	\$11.62137	\$12.82609	\$13.68927	\$13.70561	\$14.76095
83	\$11.55727	\$11.64698	\$12.87010	\$13.73055	\$13.74694	\$14.72376
84	\$11.61889	\$11.67267	\$12.91426	\$13.77195	\$13.78839	\$14.68666

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$7.02009	\$7.22776	\$7.44686	\$7.89350	\$8.30433	\$8.76824
31	\$7.08342	\$7.29249	\$7.51309	\$7.96322	\$8.37702	\$8.84431
32	\$7.14708	\$7.35752	\$7.57961	\$8.03322	\$8.44999	\$8.92066
33	\$7.21105	\$7.42288	\$7.64643	\$8.10352	\$8.52319	\$8.99729
34	\$7.27532	\$7.48851	\$7.71355	\$8.17410	\$8.59668	\$9.07415
35	\$7.33992	\$7.55444	\$7.78094	\$8.24496	\$8.67043	\$9.15122
36	\$7.48904	\$7.70786	\$7.93891	\$8.41332	\$8.84775	\$9.33846
37	\$7.64117	\$7.86438	\$8.10011	\$8.58513	\$9.02868	\$9.52953
38	\$7.79639	\$8.02408	\$8.26458	\$8.76044	\$9.21333	\$9.72451
39	\$7.95477	\$8.18703	\$8.43238	\$8.93932	\$9.40174	\$9.92349
40	\$8.11636	\$8.35329	\$8.60358	\$9.12188	\$9.59401	\$10.12653
41	\$8.28124	\$8.52292	\$8.77826	\$9.30816	\$9.79022	\$10.33373
42	\$8.44948	\$8.69600	\$8.95649	\$9.49823	\$9.99044	\$10.54516
43	\$8.62111	\$8.87259	\$9.13834	\$9.69218	\$10.19474	\$10.76092
44	\$8.79625	\$9.05277	\$9.32389	\$9.89011	\$10.40322	\$10.98111
45	\$8.97495	\$9.23660	\$9.51319	\$10.09207	\$10.61598	\$11.20579
46	\$9.17925	\$9.44599	\$9.72811	\$10.32098	\$10.85616	\$11.45868
47	\$9.38820	\$9.66016	\$9.94786	\$10.55510	\$11.10175	\$11.71727
48	\$9.60190	\$9.87913	\$10.17258	\$10.79452	\$11.35290	\$11.98171
49	\$9.82048	\$10.10311	\$10.40238	\$11.03936	\$11.60976	\$12.25209
50	\$10.04402	\$10.33213	\$10.63738	\$11.28977	\$11.87240	\$12.52859
51	\$10.27268	\$10.56638	\$10.87767	\$11.54583	\$12.14099	\$12.81132
52	\$10.50651	\$10.80591	\$11.12341	\$11.80774	\$12.41566	\$13.10045
53	\$10.74568	\$11.05088	\$11.37468	\$12.07557	\$12.69655	\$13.39609
54	\$10.99028	\$11.30142	\$11.63164	\$12.34949	\$12.98378	\$13.69840
55	\$11.24046	\$11.55762	\$11.89441	\$12.62960	\$13.27752	\$14.00754
56	\$11.37998	\$11.69810	\$12.03624	\$12.78025	\$13.43284	\$14.16907
57	\$11.52122	\$11.84030	\$12.17976	\$12.93270	\$13.58997	\$14.33245
58	\$11.66422	\$11.98421	\$12.32500	\$13.08696	\$13.74894	\$14.49772
59	\$11.80898	\$12.12988	\$12.47198	\$13.24308	\$13.90977	\$14.66488
60	\$11.95556	\$12.27735	\$12.62069	\$13.40104	\$14.07250	\$14.83399
61	\$12.10396	\$12.42657	\$12.77118	\$13.56089	\$14.23711	\$15.00505
62	\$12.25418	\$12.57762	\$12.92347	\$13.72266	\$14.40365	\$15.17806
63	\$12.36392	\$12.68528	\$13.02953	\$13.83525	\$14.51672	\$15.29333
64	\$12.47467	\$12.79389	\$13.13646	\$13.94876	\$14.63067	\$15.40946
65	\$12.58638	\$12.90342	\$13.24427	\$14.06320	\$14.74551	\$15.52649
66	\$12.69910	\$13.01389	\$13.35296	\$14.17859	\$14.86126	\$15.64441
67	\$12.81283	\$13.12529	\$13.46255	\$14.29491	\$14.97792	\$15.76322
68	\$12.95346	\$13.26122	\$13.59445	\$14.43528	\$15.11663	\$15.90273
69	\$13.09563	\$13.39855	\$13.72766	\$14.57703	\$15.25663	\$16.04349
70	\$13.23937	\$13.53730	\$13.86216	\$14.72017	\$15.39792	\$16.18550
71	\$13.38468	\$13.67750	\$13.99797	\$14.86471	\$15.54054	\$16.32875
72	\$13.53160	\$13.81914	\$14.13514	\$15.01068	\$15.68446	\$16.47328
73	\$13.83070	\$14.11284	\$14.42468	\$15.32057	\$15.99574	\$16.78979
74	\$14.13642	\$14.41279	\$14.72018	\$15.63684	\$16.31318	\$17.11237
75	\$14.44890	\$14.71913	\$15.02174	\$15.95963	\$16.63694	\$17.44117
76	\$14.76829	\$15.03195	\$15.32945	\$16.28911	\$16.96711	\$17.77628
77	\$15.09474	\$15.35145	\$15.64348	\$16.62537	\$17.30384	\$18.11782
78	\$15.09557	\$15.32838	\$15.59740	\$16.57085	\$17.21755	\$18.00572
79	\$15.09639	\$15.30534	\$15.55147	\$16.51652	\$17.13169	\$17.89431
80	\$15.09723	\$15.28234	\$15.50567	\$16.46237	\$17.04628	\$17.78362
81	\$15.09806	\$15.25939	\$15.45999	\$16.40839	\$16.96127	\$17.67358
82	\$15.09889	\$15.23646	\$15.41446	\$16.35459	\$16.87668	\$17.56422
83	\$15.04101	\$15.14232	\$15.28450	\$16.19927	\$16.66738	\$17.31330
84	\$14.98335	\$15.04874	\$15.15564	\$16.04541	\$16.46065	\$17.06596

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$9.42003	\$10.08893	\$10.24741	\$10.34476	\$10.47752	\$10.60613	\$10.73435
31	\$9.50077	\$10.17440	\$10.33407	\$10.43196	\$10.56570	\$10.69526	\$10.82442
32	\$9.58172	\$10.26009	\$10.42089	\$10.51934	\$10.65403	\$10.78456	\$10.91468
33	\$9.66288	\$10.34596	\$10.50791	\$10.60691	\$10.74256	\$10.87403	\$11.00511
34	\$9.74428	\$10.43202	\$10.59510	\$10.69462	\$10.83125	\$10.96366	\$11.09567
35	\$9.82586	\$10.51823	\$10.68246	\$10.78250	\$10.92006	\$11.05339	\$11.18633
36	\$10.02587	\$10.73078	\$10.89580	\$10.99693	\$11.13682	\$11.27262	\$11.40803
37	\$10.22995	\$10.94760	\$11.11341	\$11.21562	\$11.35788	\$11.49621	\$11.63413
38	\$10.43819	\$11.16882	\$11.33537	\$11.43866	\$11.58334	\$11.72423	\$11.86470
39	\$10.65066	\$11.39451	\$11.56176	\$11.66612	\$11.81328	\$11.95677	\$12.09984
40	\$10.86747	\$11.62476	\$11.79266	\$11.89811	\$12.04777	\$12.19392	\$12.33964
41	\$11.08868	\$11.85967	\$12.02818	\$12.13473	\$12.28691	\$12.43579	\$12.58419
42	\$11.31439	\$12.09930	\$12.26840	\$12.37604	\$12.53081	\$12.68243	\$12.83359
43	\$11.54470	\$12.34380	\$12.51343	\$12.62215	\$12.77955	\$12.93398	\$13.08795
44	\$11.77970	\$12.59322	\$12.76333	\$12.87316	\$13.03322	\$13.19052	\$13.34731
45	\$12.01948	\$12.84769	\$13.01824	\$13.12916	\$13.29194	\$13.45212	\$13.61184
46	\$12.28840	\$13.13204	\$13.30427	\$13.41632	\$13.58237	\$13.74599	\$13.90908
47	\$12.56332	\$13.42269	\$13.59657	\$13.70975	\$13.87917	\$14.04625	\$14.21283
48	\$12.84440	\$13.71977	\$13.89530	\$14.00962	\$14.18244	\$14.35307	\$14.52318
49	\$13.13178	\$14.02345	\$14.20059	\$14.31604	\$14.49233	\$14.66659	\$14.84033
50	\$13.42557	\$14.33382	\$14.51260	\$14.62917	\$14.80900	\$14.98696	\$15.16440
51	\$13.72593	\$14.65107	\$14.83144	\$14.94913	\$15.13258	\$15.31435	\$15.49557
52	\$14.03303	\$14.97534	\$15.15731	\$15.27609	\$15.46324	\$15.64886	\$15.83393
53	\$14.34699	\$15.30679	\$15.49033	\$15.61021	\$15.80113	\$15.99071	\$16.17969
54	\$14.66798	\$15.64558	\$15.83066	\$15.95163	\$16.14640	\$16.34000	\$16.53301
55	\$14.99615	\$15.99186	\$16.17848	\$16.30052	\$16.49921	\$16.69692	\$16.89405
56	\$15.16378	\$16.16498	\$16.35088	\$16.47225	\$16.67296	\$16.87280	\$17.07202
57	\$15.33328	\$16.33995	\$16.52509	\$16.64576	\$16.84855	\$17.05052	\$17.25188
58	\$15.50470	\$16.51682	\$16.70120	\$16.82110	\$17.02599	\$17.23012	\$17.43364
59	\$15.67799	\$16.69561	\$16.87916	\$16.99828	\$17.20530	\$17.41161	\$17.61731
60	\$15.85325	\$16.87634	\$17.05903	\$17.17734	\$17.38648	\$17.59500	\$17.80289
61	\$16.03047	\$17.05903	\$17.24081	\$17.35829	\$17.56959	\$17.78034	\$17.99046
62	\$16.20965	\$17.24368	\$17.42452	\$17.54113	\$17.75462	\$17.96762	\$18.17999
63	\$16.32393	\$17.35693	\$17.53498	\$17.64919	\$17.86409	\$18.07870	\$18.29266
64	\$16.43901	\$17.47092	\$17.64612	\$17.75789	\$17.97427	\$18.19046	\$18.40601
65	\$16.55489	\$17.58565	\$17.75800	\$17.86728	\$18.08510	\$18.30292	\$18.52009
66	\$16.67159	\$17.70114	\$17.87054	\$17.97735	\$18.19662	\$18.41607	\$18.63486
67	\$16.78911	\$17.81740	\$17.98383	\$18.08808	\$18.30884	\$18.52991	\$18.75034
68	\$16.92204	\$17.94305	\$18.10124	\$18.20042	\$18.42282	\$18.64585	\$18.86819
69	\$17.05604	\$18.06961	\$18.21941	\$18.31346	\$18.53753	\$18.76249	\$18.98678
70	\$17.19110	\$18.19706	\$18.33836	\$18.42719	\$18.65294	\$18.87986	\$19.10611
71	\$17.32722	\$18.32541	\$18.45807	\$18.54165	\$18.76907	\$18.99797	\$19.22620
72	\$17.46442	\$18.45467	\$18.57858	\$18.65680	\$18.88593	\$19.11682	\$19.34703
73	\$17.77187	\$18.74980	\$18.85462	\$18.92349	\$19.15721	\$19.39307	\$19.62821
74	\$18.08472	\$19.04966	\$19.13476	\$19.19398	\$19.43242	\$19.67330	\$19.91346
75	\$18.40309	\$19.35430	\$19.41905	\$19.46835	\$19.71157	\$19.95760	\$20.20287
76	\$18.72706	\$19.66382	\$19.70756	\$19.74664	\$19.99474	\$20.24598	\$20.49647
77	\$19.05673	\$19.97830	\$20.00036	\$20.02890	\$20.28196	\$20.53853	\$20.79435
78	\$18.89186	\$19.76393	\$19.76704	\$19.77009	\$20.02163	\$20.27703	\$20.53169
79	\$18.72839	\$19.55186	\$19.61606	\$19.67934	\$19.76463	\$20.01886	\$20.27232
80	\$18.56636	\$19.34205	\$19.39301	\$19.44324	\$19.51093	\$19.76398	\$20.01625
81	\$18.40572	\$19.13450	\$19.17253	\$19.20999	\$19.26049	\$19.51234	\$19.76342
82	\$18.24648	\$18.92918	\$18.95455	\$18.97956	\$19.01327	\$19.26390	\$19.51377
83	\$17.92778	\$18.55975	\$18.57410	\$18.58823	\$18.60726	\$18.85494	\$19.10185
84	\$17.61467	\$18.19752	\$18.20127	\$18.20498	\$18.20993	\$18.45467	\$18.69866

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$1.10707	\$1.17476	\$1.26275	\$1.35030	\$1.45920	\$1.56754
31	\$1.13746	\$1.20704	\$1.29745	\$1.38743	\$1.49937	\$1.61070
32	\$1.16864	\$1.24011	\$1.33301	\$1.42551	\$1.54052	\$1.65496
33	\$1.20054	\$1.27399	\$1.36945	\$1.46455	\$1.58275	\$1.70034
34	\$1.23324	\$1.30869	\$1.40681	\$1.50454	\$1.62601	\$1.74690
35	\$1.26673	\$1.34426	\$1.44509	\$1.54553	\$1.67036	\$1.79461
36	\$1.34396	\$1.42608	\$1.53289	\$1.63958	\$1.77192	\$1.90368
37	\$1.42514	\$1.51214	\$1.62534	\$1.73865	\$1.87892	\$2.01867
38	\$1.51047	\$1.60263	\$1.72260	\$1.84291	\$1.99165	\$2.13990
39	\$1.60015	\$1.69777	\$1.82495	\$1.95271	\$2.11042	\$2.26767
40	\$1.69439	\$1.79782	\$1.93259	\$2.06828	\$2.23554	\$2.40231
41	\$1.79336	\$1.90293	\$2.04580	\$2.18991	\$2.36725	\$2.54419
42	\$1.89735	\$2.01339	\$2.16487	\$2.31789	\$2.50598	\$2.69367
43	\$2.00654	\$2.12948	\$2.29003	\$2.45254	\$2.65205	\$2.85110
44	\$2.12122	\$2.25142	\$2.42163	\$2.59419	\$2.80578	\$3.01695
45	\$2.24159	\$2.37950	\$2.55995	\$2.74315	\$2.96758	\$3.19159
46	\$2.39692	\$2.54418	\$2.73690	\$2.93303	\$3.17286	\$3.41230
47	\$2.56205	\$2.71926	\$2.92513	\$3.13511	\$3.39141	\$3.64738
48	\$2.73745	\$2.90539	\$3.12530	\$3.35010	\$3.62402	\$3.89770
49	\$2.92382	\$3.10316	\$3.33813	\$3.57881	\$3.87165	\$4.16423
50	\$3.12178	\$3.31333	\$3.56438	\$3.82211	\$4.13514	\$4.44797
51	\$3.33202	\$3.53660	\$3.80489	\$4.08084	\$4.41552	\$4.74999
52	\$3.55524	\$3.77374	\$4.06047	\$4.35596	\$4.71380	\$5.07147
53	\$3.79220	\$4.02561	\$4.33207	\$4.64847	\$5.03111	\$5.41354
54	\$4.04375	\$4.29307	\$4.62062	\$4.95943	\$5.36860	\$5.77755
55	\$4.31072	\$4.57702	\$4.92718	\$5.28993	\$5.72752	\$6.16483
56	\$4.60377	\$4.88818	\$5.26218	\$5.65018	\$6.11770	\$6.58490
57	\$4.91618	\$5.21994	\$5.61940	\$6.03444	\$6.53395	\$7.03305
58	\$5.24922	\$5.57361	\$6.00034	\$6.44426	\$6.97793	\$7.51113
59	\$5.60420	\$5.95068	\$6.40646	\$6.88133	\$7.45151	\$8.02113
60	\$5.98256	\$6.35261	\$6.83946	\$7.34737	\$7.95659	\$8.56514
61	\$6.38580	\$6.78102	\$7.30108	\$7.84435	\$8.49530	\$9.14539
62	\$6.81553	\$7.23761	\$7.79318	\$8.37424	\$9.06975	\$9.76429
63	\$7.31599	\$7.76925	\$8.36596	\$8.99106	\$9.73841	\$10.48426
64	\$7.85160	\$8.33836	\$8.97926	\$9.65172	\$10.45484	\$11.25576
65	\$8.42480	\$8.94749	\$9.63590	\$10.35929	\$11.22231	\$12.08241
66	\$9.03810	\$9.59941	\$10.33884	\$11.11701	\$12.04441	\$12.96806
67	\$9.69428	\$10.29703	\$11.09127	\$11.92836	\$12.92495	\$13.91684
68	\$10.53614	\$11.19149	\$12.05571	\$12.96729	\$14.05229	\$15.13250
69	\$11.45103	\$12.16357	\$13.10395	\$14.09666	\$15.27797	\$16.45435
70	\$12.44531	\$13.22004	\$14.24329	\$15.32436	\$16.61053	\$17.89166
71	\$13.54475	\$14.38829	\$15.50328	\$16.68225	\$18.08454	\$19.48171
72	\$14.74122	\$15.65970	\$16.87467	\$18.16042	\$19.68935	\$21.21307
73	\$16.36746	\$17.38911	\$18.74382	\$20.17632	\$21.88359	\$23.58503
74	\$18.16679	\$19.30305	\$20.81338	\$22.40925	\$24.31542	\$26.21506
75	\$20.15709	\$21.42076	\$23.10440	\$24.88217	\$27.01007	\$29.13070
76	\$22.35819	\$23.76342	\$25.64004	\$27.62024	\$29.99533	\$32.36235
77	\$24.79186	\$26.35437	\$28.44588	\$30.65139	\$33.30200	\$35.94361
78	\$27.39162	\$29.11930	\$31.43354	\$33.86486	\$36.80154	\$39.72493
79	\$30.25350	\$32.16328	\$34.72311	\$37.40273	\$40.65511	\$43.88943
80	\$33.40319	\$35.51370	\$38.34428	\$41.29690	\$44.89767	\$48.47489
81	\$36.86893	\$39.20064	\$42.32964	\$45.58241	\$49.56749	\$53.52285
82	\$40.68162	\$43.25709	\$46.71492	\$50.29757	\$54.70653	\$59.07887
83	\$45.43818	\$48.31217	\$52.17517	\$56.15277	\$61.08505	\$65.97745
84	\$50.70628	\$53.91094	\$58.22242	\$62.63526	\$68.14723	\$73.61623
85	\$56.53833	\$60.10919	\$64.91691	\$69.80915	\$75.96293	\$82.07093
86	\$62.99202	\$66.96822	\$72.32477	\$77.74490	\$84.60899	\$91.42476
87	\$70.13075	\$74.55547	\$80.51877	\$86.51995	\$94.16974	\$101.76924
88	\$76.51272	\$81.33740	\$87.83346	\$94.33449	\$102.67564	\$110.95775
89	\$83.42100	\$88.67781	\$95.74712	\$102.78329	\$111.86828	\$120.88477
90	\$90.89673	\$96.62028	\$104.30631	\$111.91505	\$121.80007	\$131.60640
91	\$98.98423	\$105.21175	\$113.56092	\$121.78210	\$132.52728	\$143.18275
92	\$107.73117	\$114.50270	\$123.56467	\$132.44066	\$144.11033	\$155.67837
93	\$115.20632	\$122.45338	\$132.12868	\$141.52205	\$153.97982	\$166.28741
94	\$123.15086	\$130.90237	\$141.22447	\$151.15827	\$164.44606	\$177.53035
95	\$131.59288	\$139.87922	\$150.88331	\$161.38140	\$175.54315	\$189.44288
96	\$140.56191	\$149.41532	\$161.13825	\$172.22525	\$187.30696	\$202.06257
97	\$150.08933	\$159.54382	\$172.02423	\$183.72561	\$199.77541	\$215.42917
98	\$158.18448	\$168.14856	\$181.26733	\$193.48126	\$210.34587	\$226.75337
99	\$164.98140	\$175.37259	\$189.02379	\$201.66162	\$219.20510	\$236.23913
100	\$170.63393	\$181.37984	\$195.47143	\$208.45749	\$226.56199	\$244.11281

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$1.62704	\$1.68532	\$1.74788	\$1.87232	\$1.97748	\$2.10765
31	\$1.67186	\$1.73176	\$1.79605	\$1.92398	\$2.03209	\$2.16586
32	\$1.71783	\$1.77935	\$1.84546	\$1.97696	\$2.08811	\$2.22560
33	\$1.76496	\$1.82820	\$1.89613	\$2.03133	\$2.14557	\$2.28691
34	\$1.81329	\$1.87830	\$1.94812	\$2.08710	\$2.20454	\$2.34980
35	\$1.86288	\$1.92966	\$2.00143	\$2.14430	\$2.26504	\$2.41435
36	\$1.97623	\$2.04710	\$2.12328	\$2.27499	\$2.40305	\$2.56142
37	\$2.09578	\$2.17102	\$2.25186	\$2.41298	\$2.54883	\$2.71681
38	\$2.22185	\$2.30172	\$2.38751	\$2.55861	\$2.70276	\$2.88096
39	\$2.35478	\$2.43956	\$2.53063	\$2.71233	\$2.86532	\$3.05434
40	\$2.49489	\$2.58489	\$2.68157	\$2.87454	\$3.03692	\$3.23746
41	\$2.64261	\$2.73816	\$2.84081	\$3.04573	\$3.21807	\$3.43085
42	\$2.79826	\$2.89971	\$3.00867	\$3.22635	\$3.40929	\$3.63501
43	\$2.96229	\$3.07001	\$3.18571	\$3.41686	\$3.61106	\$3.85058
44	\$3.13510	\$3.24951	\$3.37232	\$3.61781	\$3.82399	\$4.07816
45	\$3.31715	\$3.43863	\$3.56907	\$3.82976	\$4.04865	\$4.31836
46	\$3.54691	\$3.67679	\$3.81630	\$4.09546	\$4.32955	\$4.61797
47	\$3.79165	\$3.93055	\$4.07975	\$4.37873	\$4.62908	\$4.93751
48	\$4.05234	\$4.20090	\$4.36049	\$4.68068	\$4.94847	\$5.27832
49	\$4.33001	\$4.48892	\$4.65962	\$5.00255	\$5.28897	\$5.64178
50	\$4.62569	\$4.79567	\$4.97829	\$5.34556	\$5.65198	\$6.02933
51	\$4.94051	\$5.12236	\$5.31773	\$5.71107	\$6.03893	\$6.44254
52	\$5.27569	\$5.47022	\$5.67928	\$6.10054	\$6.45132	\$6.88306
53	\$5.63248	\$5.84061	\$6.06429	\$6.51547	\$6.89083	\$7.35267
54	\$6.01224	\$6.23494	\$6.47428	\$6.95750	\$7.35916	\$7.85321
55	\$6.41640	\$6.65470	\$6.91083	\$7.42833	\$7.85816	\$8.38672
56	\$6.85405	\$7.10881	\$7.38256	\$7.93620	\$8.39608	\$8.96132
57	\$7.32102	\$7.59338	\$7.88598	\$8.47823	\$8.97026	\$9.57474
58	\$7.81926	\$8.11041	\$8.42317	\$9.05675	\$9.58316	\$10.22958
59	\$8.35080	\$8.66207	\$8.99637	\$9.67412	\$10.23733	\$10.92863
60	\$8.91786	\$9.25063	\$9.60796	\$10.33299	\$10.93554	\$11.67482
61	\$9.52278	\$9.87852	\$10.26049	\$11.03605	\$11.68072	\$12.47131
62	\$10.16806	\$10.54837	\$10.95663	\$11.78627	\$12.47599	\$13.32147
63	\$10.91901	\$11.32780	\$11.76682	\$12.65956	\$13.40172	\$14.31211
64	\$11.72389	\$12.16324	\$12.63534	\$13.59595	\$14.39455	\$15.37483
65	\$12.58645	\$13.05868	\$13.56635	\$14.59998	\$15.45926	\$16.51475
66	\$13.51075	\$14.01831	\$14.56422	\$15.67642	\$16.60097	\$17.73744
67	\$14.50109	\$15.04665	\$15.63368	\$16.83035	\$17.82519	\$19.04878
68	\$15.76962	\$16.36449	\$17.00445	\$18.31010	\$19.39674	\$20.73314
69	\$17.14912	\$17.79778	\$18.49545	\$19.91993	\$21.10682	\$22.56640
70	\$18.64929	\$19.35657	\$20.11718	\$21.67129	\$22.96765	\$24.56175
71	\$20.30902	\$21.08131	\$21.91169	\$23.60961	\$25.02751	\$26.77090
72	\$22.11648	\$22.95975	\$23.86627	\$25.72129	\$27.27210	\$29.17873
73	\$24.59600	\$25.54024	\$26.55540	\$28.63458	\$30.37738	\$32.52108
74	\$27.34620	\$28.40332	\$29.53993	\$31.86995	\$33.82801	\$36.23755
75	\$30.39605	\$31.57935	\$32.85169	\$35.46227	\$37.66162	\$40.36932
76	\$33.77762	\$35.10188	\$36.52591	\$39.45028	\$41.92006	\$44.96203
77	\$37.52632	\$39.00809	\$40.60161	\$43.87682	\$46.64960	\$50.06627
78	\$41.47348	\$43.12004	\$44.89350	\$48.53050	\$51.62859	\$55.45311
79	\$45.82072	\$47.64958	\$49.62236	\$53.65970	\$57.11930	\$61.39774
80	\$50.60751	\$52.63808	\$54.83156	\$59.31183	\$63.17298	\$67.95643
81	\$55.87730	\$58.13086	\$60.56865	\$65.53891	\$69.84594	\$75.19101
82	\$61.67759	\$64.17772	\$66.88590	\$72.39800	\$77.19999	\$83.16948
83	\$68.87189	\$71.68655	\$74.73817	\$80.92418	\$86.37591	\$93.15771
84	\$76.83736	\$80.00186	\$83.43574	\$90.37089	\$96.54940	\$104.24115
85	\$85.65284	\$89.20616	\$93.06533	\$100.83281	\$107.82367	\$116.53405
86	\$95.40496	\$99.39021	\$103.72228	\$112.41402	\$120.31230	\$130.16223
87	\$106.18895	\$110.65376	\$115.51135	\$125.22914	\$134.14028	\$145.26420
88	\$115.74780	\$120.62496	\$125.93581	\$136.50879	\$146.27379	\$158.46959
89	\$126.07083	\$131.39147	\$137.19036	\$148.68189	\$159.36765	\$172.72167
90	\$137.21564	\$143.01304	\$149.33724	\$161.81499	\$173.49324	\$188.09835
91	\$149.24405	\$155.55382	\$162.44320	\$175.97949	\$188.72709	\$204.68308
92	\$162.22242	\$169.08260	\$176.57984	\$191.25185	\$205.15134	\$222.56546
93	\$173.17922	\$180.47406	\$188.45609	\$204.03905	\$218.89766	\$237.54397
94	\$184.78233	\$192.53233	\$201.02295	\$217.56046	\$233.42835	\$253.37561
95	\$197.06765	\$205.29417	\$214.31816	\$231.85562	\$248.78535	\$270.10592
96	\$210.07303	\$218.79817	\$228.38146	\$246.96614	\$265.01278	\$287.78274
97	\$223.83827	\$233.08508	\$243.25465	\$262.93582	\$282.15704	\$306.45645
98	\$235.49193	\$245.17527	\$255.83635	\$276.43575	\$296.64499	\$322.23527
99	\$245.24808	\$255.29331	\$266.36265	\$287.72400	\$308.75603	\$335.42432
100	\$253.34244	\$263.68562	\$275.09147	\$297.08047	\$318.79222	\$346.35318

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$2.29722	\$2.49285	\$2.55743	\$2.60957	\$2.66415	\$2.71001	\$2.75572
31	\$2.36074	\$2.56183	\$2.62682	\$2.68038	\$2.73644	\$2.78353	\$2.83050
32	\$2.42594	\$2.63264	\$2.69803	\$2.75303	\$2.81058	\$2.85899	\$2.90725
33	\$2.49283	\$2.70531	\$2.77109	\$2.82758	\$2.88669	\$2.93641	\$2.98597
34	\$2.56149	\$2.77991	\$2.84605	\$2.90407	\$2.96478	\$3.01585	\$3.06674
35	\$2.63195	\$2.85647	\$2.92298	\$2.98257	\$3.04490	\$3.09735	\$3.14965
36	\$2.79234	\$3.03055	\$3.10151	\$3.16473	\$3.23083	\$3.28644	\$3.34189
37	\$2.96185	\$3.21462	\$3.29034	\$3.35741	\$3.42750	\$3.48645	\$3.54525
38	\$3.14103	\$3.40926	\$3.49003	\$3.56119	\$3.63548	\$3.69800	\$3.76035
39	\$3.33037	\$3.61505	\$3.70117	\$3.77668	\$3.85545	\$3.92174	\$3.98783
40	\$3.53047	\$3.83257	\$3.92443	\$4.00454	\$4.08800	\$4.15832	\$4.22839
41	\$3.74189	\$4.06250	\$4.16045	\$4.24544	\$4.33391	\$4.40845	\$4.48275
42	\$3.96521	\$4.30551	\$4.40995	\$4.50009	\$4.59387	\$4.67290	\$4.75169
43	\$4.20113	\$4.56231	\$4.67365	\$4.76928	\$4.86868	\$4.95245	\$5.03599
44	\$4.45030	\$4.83370	\$4.95237	\$5.05380	\$5.15914	\$5.24796	\$5.33652
45	\$4.71347	\$5.12045	\$5.24690	\$5.35450	\$5.46613	\$5.56030	\$5.65421
46	\$5.04081	\$5.47659	\$5.61591	\$5.73099	\$5.85038	\$5.95116	\$6.05161
47	\$5.39008	\$5.85671	\$6.01001	\$6.13311	\$6.26081	\$6.36862	\$6.47613
48	\$5.76271	\$6.26242	\$6.43088	\$6.56256	\$6.69911	\$6.81448	\$6.92953
49	\$6.16025	\$6.69538	\$6.88030	\$7.02116	\$7.16718	\$7.29062	\$7.41371
50	\$6.58432	\$7.15741	\$7.36018	\$7.51083	\$7.66697	\$7.79906	\$7.93075
51	\$7.03665	\$7.65039	\$7.87251	\$8.03363	\$8.20061	\$8.34192	\$8.48282
52	\$7.51906	\$8.17635	\$8.41944	\$8.59176	\$8.77032	\$8.92151	\$9.07227
53	\$8.03351	\$8.73748	\$9.00328	\$9.18757	\$9.37849	\$9.54027	\$9.70156
54	\$8.58212	\$9.33604	\$9.62646	\$9.82354	\$10.02767	\$10.20075	\$10.37331
55	\$9.16707	\$9.97455	\$10.29153	\$10.50230	\$10.72056	\$10.90573	\$11.09036
56	\$9.79693	\$10.66207	\$11.01194	\$11.23738	\$11.47091	\$11.66923	\$11.86696
57	\$10.46951	\$11.39643	\$11.78209	\$12.02323	\$12.27309	\$12.48550	\$12.69729
58	\$11.18768	\$12.18082	\$12.60540	\$12.86332	\$13.13065	\$13.35816	\$13.58498
59	\$11.95453	\$13.01855	\$13.48550	\$13.76137	\$14.04739	\$14.29104	\$14.53396
60	\$12.77331	\$13.91326	\$14.42624	\$14.72132	\$15.02734	\$15.28829	\$15.54846
61	\$13.64750	\$14.86879	\$15.43179	\$15.74741	\$16.07481	\$16.35428	\$16.63289
62	\$14.58083	\$15.88922	\$16.50657	\$16.84413	\$17.19442	\$17.49373	\$17.79212
63	\$15.66954	\$17.08156	\$17.76635	\$18.12985	\$18.50774	\$18.83073	\$19.15273
64	\$16.83791	\$18.36165	\$19.12031	\$19.51168	\$19.91933	\$20.26787	\$20.61536
65	\$18.09169	\$19.73592	\$20.57529	\$20.99672	\$21.43642	\$21.81251	\$22.18747
66	\$19.43698	\$21.21113	\$22.13878	\$22.59249	\$23.06679	\$23.47260	\$23.87719
67	\$20.88040	\$22.79464	\$23.81871	\$24.30723	\$24.81875	\$25.25660	\$25.69316
68	\$22.73840	\$24.83711	\$25.98670	\$26.51991	\$27.07928	\$27.55967	\$28.03864
69	\$24.76166	\$27.06252	\$28.35179	\$28.93378	\$29.54548	\$30.07250	\$30.59796
70	\$26.96492	\$29.48723	\$30.93193	\$31.56716	\$32.23605	\$32.81420	\$33.39062
71	\$29.40524	\$32.17401	\$33.79383	\$34.48814	\$35.22057	\$35.85566	\$36.48887
72	\$32.06636	\$35.10551	\$36.92028	\$37.67914	\$38.48111	\$39.17873	\$39.87425
73	\$35.77273	\$39.20432	\$41.29752	\$42.14812	\$43.04815	\$43.83501	\$44.61951
74	\$39.89811	\$43.77140	\$46.18174	\$47.13503	\$48.14491	\$49.03214	\$49.91674
75	\$44.48903	\$48.85945	\$51.63066	\$52.69883	\$53.83178	\$54.83195	\$55.82910
76	\$49.59725	\$54.52688	\$57.70847	\$58.90524	\$60.17602	\$61.30313	\$62.42686
77	\$55.28010	\$60.83868	\$64.48659	\$65.82718	\$67.25232	\$68.52213	\$69.78817
78	\$61.30266	\$67.56974	\$71.70197	\$73.19361	\$74.79312	\$76.22556	\$77.65372
79	\$67.95617	\$75.01616	\$79.69216	\$81.35143	\$83.14573	\$84.76050	\$86.37043
80	\$75.30501	\$83.25201	\$88.53806	\$90.38339	\$92.39525	\$94.21431	\$96.02794
81	\$83.42001	\$92.35877	\$98.32894	\$100.38069	\$102.63548	\$104.68338	\$106.72516
82	\$92.37906	\$102.42622	\$109.16314	\$111.44391	\$113.96986	\$116.27395	\$118.57116
83	\$103.63850	\$115.13744	\$122.72785	\$125.29883	\$128.16132	\$130.79238	\$133.41556
84	\$116.14846	\$129.28380	\$137.82930	\$140.72482	\$143.96557	\$146.96581	\$149.95707
85	\$130.04103	\$145.01929	\$154.63307	\$157.89136	\$161.55708	\$164.97383	\$168.38036
86	\$145.46180	\$162.51388	\$173.32212	\$176.98570	\$181.12854	\$185.01489	\$188.88958
87	\$162.57117	\$181.95523	\$194.09840	\$198.21464	\$202.89291	\$207.30833	\$211.71053
88	\$177.48792	\$198.96878	\$211.99171	\$216.42595	\$221.53822	\$226.42149	\$231.29014
89	\$193.59288	\$217.35850	\$231.32012	\$236.09441	\$241.67751	\$247.07181	\$252.44993
90	\$210.97489	\$237.22875	\$252.19175	\$257.32964	\$263.42340	\$269.37555	\$275.30987
91	\$229.72920	\$258.69165	\$274.72265	\$280.24922	\$286.89664	\$293.45754	\$299.99879
92	\$249.95789	\$281.86738	\$299.03730	\$304.97925	\$312.22688	\$319.45175	\$326.65496
93	\$266.97155	\$301.27491	\$318.82194	\$325.06992	\$332.77307	\$340.52668	\$348.25708
94	\$284.95750	\$321.80149	\$339.71353	\$346.28044	\$354.46490	\$362.78064	\$371.07152
95	\$303.96780	\$343.50756	\$361.77022	\$368.66947	\$377.36236	\$386.27563	\$395.16221
96	\$324.05718	\$366.45678	\$385.05307	\$392.29862	\$401.52848	\$411.07674	\$420.59644
97	\$345.28321	\$390.71613	\$409.62640	\$417.23261	\$427.02959	\$437.25254	\$447.44488
98	\$363.22181	\$411.22806	\$430.37138	\$438.27809	\$448.55416	\$459.35046	\$470.11443
99	\$378.21825	\$428.38243	\$447.69897	\$455.85398	\$466.53047	\$477.80822	\$489.05221
100	\$390.64615	\$442.60308	\$462.04880	\$470.40770	\$481.41595	\$493.09411	\$504.73731

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.50539	\$6.85466	\$7.36283	\$7.85843	\$8.49712	\$9.07552
31	\$6.51670	\$6.86660	\$7.37571	\$7.87222	\$8.51207	\$9.09152
32	\$6.52712	\$6.87762	\$7.38761	\$7.88494	\$8.52586	\$9.10623
33	\$6.53668	\$6.88770	\$7.39847	\$7.89652	\$8.53840	\$9.11964
34	\$6.54533	\$6.89684	\$7.40825	\$7.90698	\$8.54970	\$9.13166
35	\$6.55306	\$6.90497	\$7.41696	\$7.91627	\$8.55969	\$9.14229
36	\$6.41056	\$6.75516	\$7.25699	\$7.74665	\$8.37746	\$8.94881
37	\$6.27114	\$6.60860	\$7.10047	\$7.58068	\$8.19907	\$8.75940
38	\$6.13475	\$6.46524	\$6.94731	\$7.41825	\$8.02451	\$8.57403
39	\$6.00132	\$6.32496	\$6.79748	\$7.25931	\$7.85365	\$8.39255
40	\$5.87082	\$6.18773	\$6.65087	\$7.10378	\$7.68643	\$8.21493
41	\$5.74314	\$6.05349	\$6.50741	\$6.95158	\$7.52277	\$8.04108
42	\$5.61824	\$5.92216	\$6.36706	\$6.80263	\$7.36261	\$7.87089
43	\$5.49606	\$5.79367	\$6.22974	\$6.65687	\$7.20584	\$7.70432
44	\$5.37653	\$5.66798	\$6.09536	\$6.51425	\$7.05241	\$7.54127
45	\$5.25959	\$5.54501	\$5.96390	\$6.37468	\$6.90227	\$7.38166
46	\$4.86418	\$5.12851	\$5.51677	\$5.89722	\$6.38620	\$6.83059
47	\$4.49847	\$4.74330	\$5.10315	\$5.45555	\$5.90869	\$6.32065
48	\$4.16027	\$4.38701	\$4.72054	\$5.04693	\$5.46691	\$5.84880
49	\$3.84749	\$4.05750	\$4.36664	\$4.66893	\$5.05815	\$5.41216
50	\$3.55823	\$3.75271	\$4.03925	\$4.31924	\$4.67997	\$5.00811
51	\$3.29071	\$3.47084	\$3.73642	\$3.99576	\$4.33004	\$4.63424
52	\$3.04330	\$3.21014	\$3.45628	\$3.69649	\$4.00629	\$4.28827
53	\$2.81451	\$2.96902	\$3.19715	\$3.41963	\$3.70676	\$3.96813
54	\$2.60292	\$2.74600	\$2.95745	\$3.16351	\$3.42961	\$3.67189
55	\$2.40722	\$2.53975	\$2.73571	\$2.92657	\$3.17318	\$3.39777
56	\$2.20823	\$2.32701	\$2.50242	\$2.67394	\$2.89470	\$3.09566
57	\$2.02571	\$2.13209	\$2.28901	\$2.44312	\$2.64065	\$2.82043
58	\$1.85827	\$1.95348	\$2.09381	\$2.23223	\$2.40889	\$2.56965
59	\$1.70464	\$1.78985	\$1.91523	\$2.03953	\$2.19749	\$2.34118
60	\$1.56374	\$1.63993	\$1.75191	\$1.86347	\$2.00464	\$2.13302
61	\$1.43447	\$1.50255	\$1.60252	\$1.70262	\$1.82870	\$1.94336
62	\$1.31589	\$1.37669	\$1.46584	\$1.55565	\$1.66821	\$1.77058
63	\$1.39653	\$1.46164	\$1.55713	\$1.65340	\$1.77396	\$1.88360
64	\$1.48208	\$1.55184	\$1.65408	\$1.75731	\$1.88642	\$2.00384
65	\$1.57287	\$1.64759	\$1.75708	\$1.86773	\$2.00600	\$2.13176
66	\$1.66923	\$1.74927	\$1.86648	\$1.98510	\$2.13318	\$2.26782
67	\$1.77149	\$1.85720	\$1.98271	\$2.10984	\$2.26841	\$2.41261
68	\$1.93014	\$2.02315	\$2.15934	\$2.29743	\$2.46956	\$2.62619
69	\$2.10300	\$2.20393	\$2.35173	\$2.50171	\$2.68857	\$2.85869
70	\$2.29134	\$2.40087	\$2.56124	\$2.72416	\$2.92698	\$3.11178
71	\$2.49654	\$2.61539	\$2.78941	\$2.96638	\$3.18654	\$3.38728
72	\$2.72012	\$2.84908	\$3.03792	\$3.23012	\$3.46913	\$3.68714
73	\$2.97565	\$3.11833	\$3.32747	\$3.54037	\$3.80521	\$4.04708
74	\$3.25517	\$3.41303	\$3.64461	\$3.88040	\$4.17384	\$4.44216
75	\$3.56097	\$3.73556	\$3.99197	\$4.25309	\$4.57819	\$4.87579
76	\$3.89549	\$4.08859	\$4.37245	\$4.66157	\$5.02173	\$5.35175
77	\$4.26142	\$4.47498	\$4.78918	\$5.10928	\$5.50822	\$5.87417
78	\$4.64073	\$4.87424	\$5.21733	\$5.56636	\$6.00224	\$6.40248
79	\$5.05377	\$5.30910	\$5.68372	\$6.06435	\$6.54059	\$6.97829
80	\$5.50359	\$5.78277	\$6.19183	\$6.60688	\$7.12722	\$7.60589
81	\$5.99347	\$6.29871	\$6.74535	\$7.19794	\$7.76644	\$8.28993
82	\$6.52690	\$6.86065	\$7.34837	\$7.84189	\$8.46301	\$9.03551
83	\$7.12775	\$7.49330	\$8.02607	\$8.56347	\$9.24228	\$9.86927
84	\$7.78390	\$8.18424	\$8.76626	\$9.35146	\$10.09331	\$10.77998



Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$9.41718	\$9.76880	\$10.13846	\$10.81636	\$11.45532	\$12.18944
31	\$9.43384	\$9.78608	\$10.15643	\$10.83555	\$11.47564	\$12.21106
32	\$9.44915	\$9.80198	\$10.17293	\$10.85313	\$11.49425	\$12.23086
33	\$9.46308	\$9.81643	\$10.18791	\$10.86911	\$11.51113	\$12.24876
34	\$9.47559	\$9.82937	\$10.20133	\$10.88338	\$11.52619	\$12.26473
35	\$9.48660	\$9.84079	\$10.21314	\$10.89590	\$11.53937	\$12.27866
36	\$9.28672	\$9.63412	\$9.99938	\$10.66942	\$11.30071	\$12.02586
37	\$9.09102	\$9.43183	\$9.79011	\$10.44765	\$11.06699	\$11.77826
38	\$8.89946	\$9.23377	\$9.58521	\$10.23051	\$10.83811	\$11.53576
39	\$8.71194	\$9.03984	\$9.38460	\$10.01786	\$10.61395	\$11.29825
40	\$8.52836	\$8.85002	\$9.18819	\$9.80962	\$10.39444	\$11.06563
41	\$8.34866	\$8.66418	\$8.99589	\$9.60572	\$10.17945	\$10.83780
42	\$8.17274	\$8.48223	\$8.80762	\$9.40608	\$9.96893	\$10.61466
43	\$8.00053	\$8.30412	\$8.62329	\$9.21055	\$9.76274	\$10.39610
44	\$7.83196	\$8.12973	\$8.44280	\$9.01910	\$9.56084	\$10.18206
45	\$7.66691	\$7.95901	\$8.26610	\$8.83164	\$9.36309	\$9.97242
46	\$7.09503	\$7.36600	\$7.65083	\$8.17492	\$8.66804	\$9.23309
47	\$6.56581	\$6.81720	\$7.08135	\$7.56705	\$8.02455	\$8.54856
48	\$6.07605	\$6.30926	\$6.55427	\$7.00437	\$7.42885	\$7.91478
49	\$5.62283	\$5.83917	\$6.06643	\$6.48353	\$6.87736	\$7.32799
50	\$5.20342	\$5.40411	\$5.61488	\$6.00143	\$6.36682	\$6.78470
51	\$4.81529	\$5.00148	\$5.19694	\$5.55516	\$5.89417	\$6.28170
52	\$4.45611	\$4.62883	\$4.81012	\$5.14211	\$5.45661	\$5.81599
53	\$4.12372	\$4.28396	\$4.45208	\$4.75973	\$5.05156	\$5.38481
54	\$3.81613	\$3.96476	\$4.12071	\$4.40580	\$4.67655	\$4.98557
55	\$3.53148	\$3.66937	\$3.81399	\$4.07819	\$4.32938	\$4.61596
56	\$3.21577	\$3.33909	\$3.46845	\$3.70550	\$3.93009	\$4.18655
57	\$2.92828	\$3.03852	\$3.15421	\$3.36685	\$3.56763	\$3.79710
58	\$2.66649	\$2.76501	\$2.86844	\$3.05916	\$3.23858	\$3.44386
59	\$2.42811	\$2.51613	\$2.60855	\$2.77959	\$2.93990	\$3.12349
60	\$2.21103	\$2.28963	\$2.37220	\$2.52558	\$2.66875	\$2.83294
61	\$2.01336	\$2.08355	\$2.15728	\$2.29478	\$2.42261	\$2.56939
62	\$1.83336	\$1.89599	\$1.96184	\$2.08505	\$2.19918	\$2.33037
63	\$1.95097	\$2.01806	\$2.08862	\$2.22077	\$2.34312	\$2.48387
64	\$2.07611	\$2.14798	\$2.22357	\$2.36533	\$2.49650	\$2.64748
65	\$2.20926	\$2.28625	\$2.36725	\$2.51929	\$2.65990	\$2.82185
66	\$2.35099	\$2.43344	\$2.52023	\$2.68328	\$2.83402	\$3.00773
67	\$2.50179	\$2.59009	\$2.68307	\$2.85795	\$3.01952	\$3.20585
68	\$2.72319	\$2.81915	\$2.92020	\$3.11047	\$3.28629	\$3.48915
69	\$2.96416	\$3.06845	\$3.17826	\$3.38530	\$3.57663	\$3.79749
70	\$3.22647	\$3.33979	\$3.45913	\$3.68443	\$3.89262	\$4.13307
71	\$3.51199	\$3.63514	\$3.76483	\$4.00996	\$4.23652	\$4.49829
72	\$3.82278	\$3.95659	\$4.09753	\$4.36428	\$4.61080	\$4.89580
73	\$4.19778	\$4.34635	\$4.50291	\$4.79978	\$5.07426	\$5.39195
74	\$4.60954	\$4.77451	\$4.94839	\$5.27870	\$5.58430	\$5.93840
75	\$5.06171	\$5.24483	\$5.43795	\$5.80545	\$6.14562	\$6.54022
76	\$5.55824	\$5.76150	\$5.97593	\$6.38474	\$6.76333	\$7.20303
77	\$6.10346	\$6.32907	\$6.56713	\$7.02183	\$7.44316	\$7.93299
78	\$6.65300	\$6.90001	\$7.16096	\$7.65983	\$8.12301	\$8.66286
79	\$7.25201	\$7.52244	\$7.80849	\$8.35577	\$8.86494	\$9.45985
80	\$7.90495	\$8.20100	\$8.51457	\$9.11497	\$9.67463	\$10.33019
81	\$8.61668	\$8.94078	\$9.28449	\$9.94313	\$10.55827	\$11.28061
82	\$9.39249	\$9.74731	\$10.12406	\$10.84654	\$11.52265	\$12.31843
83	\$10.25884	\$10.64789	\$11.06154	\$11.85489	\$12.60063	\$13.48101
84	\$11.20511	\$11.63168	\$12.08582	\$12.95701	\$13.77949	\$14.75329

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$13.27118	\$14.38197	\$14.71754	\$14.96028	\$15.21685	\$15.44514	\$15.67274
31	\$13.29472	\$14.40751	\$14.74518	\$14.98842	\$15.24547	\$15.47422	\$15.70227
32	\$13.31624	\$14.43080	\$14.77060	\$15.01427	\$15.27182	\$15.50096	\$15.72940
33	\$13.33568	\$14.45184	\$14.79374	\$15.03782	\$15.29578	\$15.52528	\$15.75409
34	\$13.35298	\$14.47047	\$14.81455	\$15.05898	\$15.31731	\$15.54713	\$15.77625
35	\$13.36802	\$14.48667	\$14.83289	\$15.07764	\$15.33629	\$15.56639	\$15.79580
36	\$13.09452	\$14.19163	\$14.53133	\$14.77092	\$15.02365	\$15.24868	\$15.47304
37	\$12.82662	\$13.90261	\$14.23588	\$14.47043	\$14.71739	\$14.93745	\$15.15689
38	\$12.56420	\$13.61945	\$13.94644	\$14.17606	\$14.41735	\$14.63260	\$14.84718
39	\$12.30714	\$13.34208	\$13.66288	\$13.88769	\$14.12346	\$14.33396	\$14.54380
40	\$12.05536	\$13.07035	\$13.38509	\$13.60517	\$13.83555	\$14.04140	\$14.24664
41	\$11.80872	\$12.80415	\$13.11295	\$13.32840	\$13.55351	\$13.75483	\$13.95553
42	\$11.56713	\$12.54338	\$12.84634	\$13.05727	\$13.27721	\$13.47409	\$13.67039
43	\$11.33046	\$12.28793	\$12.58515	\$12.79165	\$13.00654	\$13.19909	\$13.39106
44	\$11.09867	\$12.03766	\$12.32928	\$12.53143	\$12.74140	\$12.92970	\$13.11743
45	\$10.87160	\$11.79249	\$12.07861	\$12.27650	\$12.48167	\$12.66583	\$12.84941
46	\$10.06711	\$10.92057	\$11.18544	\$11.36821	\$11.55728	\$11.72722	\$11.89665
47	\$9.32217	\$10.11311	\$10.35834	\$10.52714	\$10.70137	\$10.85819	\$11.01454
48	\$8.63236	\$9.36534	\$9.59238	\$9.74828	\$9.90886	\$10.05355	\$10.19782
49	\$7.99359	\$8.67287	\$8.88307	\$9.02704	\$9.17503	\$9.30854	\$9.44167
50	\$7.40207	\$8.03161	\$8.22623	\$8.35918	\$8.49554	\$8.61874	\$8.74157
51	\$6.85434	\$7.43776	\$7.61792	\$7.74072	\$7.86638	\$7.98007	\$8.09341
52	\$6.34713	\$6.88781	\$7.05462	\$7.16800	\$7.28380	\$7.38870	\$7.49330
53	\$5.87746	\$6.37853	\$6.53296	\$6.63769	\$6.74438	\$6.84116	\$6.93766
54	\$5.44253	\$5.90690	\$6.04988	\$6.14658	\$6.24490	\$6.33421	\$6.42325
55	\$5.03981	\$5.47015	\$5.60252	\$5.69183	\$5.78241	\$5.86483	\$5.94698
56	\$4.56630	\$4.95260	\$5.07611	\$5.15624	\$5.23787	\$5.31214	\$5.38617
57	\$4.13729	\$4.48402	\$4.59917	\$4.67104	\$4.74460	\$4.81154	\$4.87825
58	\$3.74857	\$4.05976	\$4.16703	\$4.23150	\$4.29779	\$4.35810	\$4.41823
59	\$3.39640	\$3.67566	\$3.77551	\$3.83331	\$3.89306	\$3.94739	\$4.00160
60	\$3.07730	\$3.32790	\$3.42076	\$3.47261	\$3.52642	\$3.57540	\$3.62424
61	\$2.78818	\$3.01303	\$3.09934	\$3.14585	\$3.19434	\$3.23848	\$3.28247
62	\$2.52621	\$2.72795	\$2.80814	\$2.84982	\$2.89352	\$2.93328	\$2.97294
63	\$2.69414	\$2.91094	\$2.99869	\$3.04345	\$3.09042	\$3.13320	\$3.17584
64	\$2.87323	\$3.10620	\$3.20217	\$3.25024	\$3.30074	\$3.34673	\$3.39259
65	\$3.06422	\$3.31456	\$3.41947	\$3.47106	\$3.52536	\$3.57483	\$3.62413
66	\$3.26792	\$3.53689	\$3.65150	\$3.70690	\$3.76527	\$3.81845	\$3.87148
67	\$3.48514	\$3.77413	\$3.89930	\$3.95875	\$4.02151	\$4.07870	\$4.13571
68	\$3.79371	\$4.10920	\$4.24820	\$4.31294	\$4.38140	\$4.44390	\$4.50622
69	\$4.12958	\$4.47399	\$4.62831	\$4.69881	\$4.77349	\$4.84181	\$4.90992
70	\$4.49520	\$4.87119	\$5.04243	\$5.11921	\$5.20068	\$5.27534	\$5.34979
71	\$4.89318	\$5.30363	\$5.49360	\$5.57725	\$5.66609	\$5.74771	\$5.82907
72	\$5.32639	\$5.77447	\$5.98515	\$6.07624	\$6.17314	\$6.26234	\$6.35130
73	\$5.87262	\$6.37378	\$6.61346	\$6.71491	\$6.82290	\$6.92268	\$7.02219
74	\$6.47484	\$7.03530	\$7.30775	\$7.42068	\$7.54105	\$7.65265	\$7.76395
75	\$7.13885	\$7.76546	\$8.07491	\$8.20065	\$8.33479	\$8.45960	\$8.58404
76	\$7.87095	\$8.57141	\$8.92262	\$9.06260	\$9.21207	\$9.35163	\$9.49079
77	\$8.67811	\$9.46099	\$9.85931	\$10.01515	\$10.18169	\$10.33772	\$10.49329
78	\$9.48568	\$10.35375	\$10.79941	\$10.97128	\$11.15627	\$11.33007	\$11.50335
79	\$10.36842	\$11.33073	\$11.82914	\$12.01868	\$12.22413	\$12.41768	\$12.61064
80	\$11.33330	\$12.39989	\$12.95705	\$13.16610	\$13.39421	\$13.60968	\$13.82452
81	\$12.38795	\$13.56995	\$14.19253	\$14.42304	\$14.67630	\$14.91613	\$15.15525
82	\$13.54076	\$14.85043	\$15.54580	\$15.79999	\$16.08110	\$16.34798	\$16.61406
83	\$14.83580	\$16.29527	\$17.06824	\$17.34992	\$17.66347	\$17.96244	\$18.26048
84	\$16.25470	\$17.88070	\$18.73979	\$19.05188	\$19.40155	\$19.73632	\$20.07008

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$28.18192	\$29.74664	\$32.03815	\$34.32166	\$37.21414	\$39.82377
31	\$28.39335	\$29.96993	\$32.27885	\$34.57979	\$37.49423	\$40.12366
32	\$28.60575	\$30.19427	\$32.52063	\$34.83907	\$37.77557	\$40.42488
33	\$28.81915	\$30.41960	\$32.76353	\$35.09951	\$38.05817	\$40.72743
34	\$29.03353	\$30.64599	\$33.00752	\$35.36111	\$38.34199	\$41.03126
35	\$29.24886	\$30.87338	\$33.25256	\$35.62385	\$38.62704	\$41.33638
36	\$29.38902	\$31.02395	\$33.42193	\$35.81485	\$38.84190	\$41.57439
37	\$29.52984	\$31.17524	\$33.59214	\$36.00685	\$39.05798	\$41.81378
38	\$29.67134	\$31.32729	\$33.76323	\$36.19989	\$39.27524	\$42.05453
39	\$29.81350	\$31.48006	\$33.93520	\$36.39397	\$39.49373	\$42.29667
40	\$29.95636	\$31.63359	\$34.10804	\$36.58909	\$39.71342	\$42.54020
41	\$30.09989	\$31.78786	\$34.28176	\$36.78524	\$39.93435	\$42.78514
42	\$30.24410	\$31.94290	\$34.45635	\$36.98247	\$40.15649	\$43.03147
43	\$30.38902	\$32.09866	\$34.63185	\$37.18073	\$40.37986	\$43.27925
44	\$30.53464	\$32.25522	\$34.80824	\$37.38007	\$40.60450	\$43.52843
45	\$30.68094	\$32.41252	\$34.98552	\$37.58046	\$40.83037	\$43.77906
46	\$30.94413	\$32.69232	\$35.29329	\$37.92117	\$41.20782	\$44.19118
47	\$31.20960	\$32.97455	\$35.60377	\$38.26499	\$41.58876	\$44.60717
48	\$31.47733	\$33.25921	\$35.91697	\$38.61189	\$41.97321	\$45.02707
49	\$31.74736	\$33.54630	\$36.23293	\$38.96197	\$42.36121	\$45.45092
50	\$32.01971	\$33.83590	\$36.55167	\$39.31520	\$42.75281	\$45.87879
51	\$32.29439	\$34.12798	\$36.87322	\$39.67166	\$43.14803	\$46.31066
52	\$32.57144	\$34.42259	\$37.19759	\$40.03132	\$43.54691	\$46.74661
53	\$32.85085	\$34.71975	\$37.52482	\$40.39426	\$43.94946	\$47.18664
54	\$33.13265	\$35.01948	\$37.85493	\$40.76048	\$44.35573	\$47.63085
55	\$33.41689	\$35.32178	\$38.18793	\$41.13002	\$44.76576	\$48.07921
56	\$33.44164	\$35.35002	\$38.22216	\$41.17481	\$44.81842	\$48.13967
57	\$33.46642	\$35.37827	\$38.25641	\$41.21967	\$44.87114	\$48.20019
58	\$33.49120	\$35.40656	\$38.29069	\$41.26453	\$44.92390	\$48.26080
59	\$33.51602	\$35.43485	\$38.32501	\$41.30947	\$44.97674	\$48.32148
60	\$33.54086	\$35.46320	\$38.35935	\$41.35446	\$45.02965	\$48.38225
61	\$33.56570	\$35.49153	\$38.39373	\$41.39949	\$45.08259	\$48.44307
62	\$33.59056	\$35.51991	\$38.42814	\$41.44457	\$45.13562	\$48.50399
63	\$33.54373	\$35.47363	\$38.38518	\$41.41113	\$45.10787	\$48.48287
64	\$33.49695	\$35.42741	\$38.34231	\$41.37771	\$45.08011	\$48.46176
65	\$33.45023	\$35.38126	\$38.29946	\$41.34431	\$45.05239	\$48.44066
66	\$33.40357	\$35.33516	\$38.25666	\$41.31093	\$45.02468	\$48.41958
67	\$33.35699	\$35.28913	\$38.21391	\$41.27759	\$44.99700	\$48.39851
68	\$33.41981	\$35.36142	\$38.30560	\$41.39768	\$45.14372	\$48.57113
69	\$33.48274	\$35.43385	\$38.39750	\$41.51812	\$45.29094	\$48.74437
70	\$33.54577	\$35.50645	\$38.48962	\$41.63890	\$45.43861	\$48.91821
71	\$33.60893	\$35.57917	\$38.58198	\$41.76005	\$45.58679	\$49.09270
72	\$33.67221	\$35.65206	\$38.67454	\$41.88155	\$45.73546	\$49.26779
73	\$34.09320	\$36.10877	\$39.19788	\$42.49030	\$46.43386	\$50.05411
74	\$34.51944	\$36.57132	\$39.72831	\$43.10787	\$47.14294	\$50.85298
75	\$34.95101	\$37.03979	\$40.26591	\$43.73446	\$47.86283	\$51.66461
76	\$35.38800	\$37.51426	\$40.81077	\$44.37012	\$48.59373	\$52.48917
77	\$35.83043	\$37.99482	\$41.36301	\$45.01505	\$49.33578	\$53.32692
78	\$35.65500	\$37.82110	\$41.20190	\$44.87924	\$49.21872	\$53.23563
79	\$35.48046	\$37.64821	\$41.04143	\$44.74383	\$49.10194	\$53.14450
80	\$35.30676	\$37.47607	\$40.88156	\$44.60885	\$48.98544	\$53.05351
81	\$35.13390	\$37.30475	\$40.72235	\$44.47427	\$48.86920	\$52.96271
82	\$34.96190	\$37.13419	\$40.56372	\$44.34008	\$48.75325	\$52.87202
83	\$35.54448	\$37.75028	\$41.23619	\$45.03571	\$49.50018	\$53.69429
84	\$36.13675	\$38.37657	\$41.91979	\$45.74224	\$50.25857	\$54.52932

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

Issue Age	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$41.39650	\$42.98272	\$44.64829	\$47.72058	\$50.58549	\$53.87547
31	\$41.70839	\$43.30665	\$44.98483	\$48.08046	\$50.96707	\$54.28195
32	\$42.02168	\$43.63201	\$45.32289	\$48.44191	\$51.35028	\$54.69015
33	\$42.33632	\$43.95878	\$45.66239	\$48.80491	\$51.73514	\$55.10006
34	\$42.65233	\$44.28695	\$46.00330	\$49.16941	\$52.12154	\$55.51164
35	\$42.96965	\$44.61649	\$46.34568	\$49.53542	\$52.50953	\$55.92485
36	\$43.22448	\$44.88650	\$46.63141	\$49.85305	\$52.85536	\$56.30163
37	\$43.48079	\$45.15814	\$46.91893	\$50.17272	\$53.20347	\$56.68096
38	\$43.73865	\$45.43142	\$47.20823	\$50.49445	\$53.55386	\$57.06282
39	\$43.99802	\$45.70636	\$47.49930	\$50.81822	\$53.90657	\$57.44727
40	\$44.25893	\$45.98295	\$47.79216	\$51.14408	\$54.26159	\$57.83433
41	\$44.52141	\$46.26125	\$48.08684	\$51.47203	\$54.61896	\$58.22396
42	\$44.78541	\$46.54119	\$48.38332	\$51.80208	\$54.97867	\$58.61624
43	\$45.05100	\$46.82285	\$48.68167	\$52.13425	\$55.34076	\$59.01115
44	\$45.31816	\$47.10620	\$48.98181	\$52.46855	\$55.70523	\$59.40873
45	\$45.58691	\$47.39127	\$49.28382	\$52.80498	\$56.07210	\$59.80898
46	\$46.02461	\$47.85147	\$49.76745	\$53.33562	\$56.64436	\$60.42863
47	\$46.46652	\$48.31613	\$50.25582	\$53.87158	\$57.22247	\$61.05468
48	\$46.91267	\$48.78530	\$50.74898	\$54.41292	\$57.80647	\$61.68724
49	\$47.36310	\$49.25903	\$51.24700	\$54.95969	\$58.39644	\$62.32633
50	\$47.81784	\$49.73737	\$51.74989	\$55.51197	\$58.99240	\$62.97205
51	\$48.27697	\$50.22034	\$52.25772	\$56.06980	\$59.59449	\$63.62449
52	\$48.74051	\$50.70800	\$52.77052	\$56.63322	\$60.20270	\$64.28365
53	\$49.20848	\$51.20040	\$53.28836	\$57.20232	\$60.81711	\$64.94965
54	\$49.68097	\$51.69759	\$53.81130	\$57.77713	\$61.43781	\$65.62256
55	\$50.15797	\$52.19961	\$54.33935	\$58.35772	\$62.06482	\$66.30243
56	\$50.22769	\$52.27507	\$54.42146	\$58.45826	\$62.17910	\$66.43163
57	\$50.29748	\$52.35066	\$54.50368	\$58.55900	\$62.29357	\$66.56108
58	\$50.36739	\$52.42637	\$54.58604	\$58.65990	\$62.40827	\$66.69079
59	\$50.43739	\$52.50218	\$54.66853	\$58.76096	\$62.52318	\$66.82076
60	\$50.50747	\$52.57808	\$54.75114	\$58.86221	\$62.63831	\$66.95098
61	\$50.57767	\$52.65410	\$54.83388	\$58.96364	\$62.75363	\$67.08145
62	\$50.64796	\$52.73025	\$54.91674	\$59.06522	\$62.86917	\$67.21217
63	\$50.63652	\$52.72464	\$54.91654	\$59.08255	\$62.89691	\$67.25505
64	\$50.62505	\$52.71903	\$54.91636	\$59.09988	\$62.92467	\$67.29795
65	\$50.61360	\$52.71341	\$54.91615	\$59.11721	\$62.95243	\$67.34088
66	\$50.60215	\$52.70781	\$54.91595	\$59.13455	\$62.98022	\$67.38384
67	\$50.59070	\$52.70220	\$54.91577	\$59.15189	\$63.00802	\$67.42682
68	\$50.78774	\$52.91650	\$55.14799	\$59.42672	\$63.31960	\$67.78224
69	\$50.98557	\$53.13166	\$55.38119	\$59.70283	\$63.63270	\$68.13950
70	\$51.18418	\$53.34770	\$55.61537	\$59.98023	\$63.94737	\$68.49869
71	\$51.38353	\$53.56462	\$55.85056	\$60.25891	\$64.26358	\$68.85974
72	\$51.58367	\$53.78244	\$56.08674	\$60.53890	\$64.58136	\$69.22271
73	\$52.44300	\$54.70267	\$57.07221	\$61.66076	\$65.82632	\$70.60739
74	\$53.31665	\$55.63867	\$58.07500	\$62.80338	\$67.09528	\$72.01974
75	\$54.20485	\$56.59067	\$59.09540	\$63.96720	\$68.38870	\$73.46036
76	\$55.10784	\$57.55896	\$60.13375	\$65.15258	\$69.70706	\$74.92979
77	\$56.02587	\$58.54382	\$61.19032	\$66.35991	\$71.05082	\$76.42863
78	\$55.96155	\$58.49823	\$61.16246	\$66.38532	\$71.11842	\$76.55567
79	\$55.89728	\$58.45268	\$61.13464	\$66.41072	\$71.18607	\$76.68293
80	\$55.83310	\$58.40717	\$61.10680	\$66.43615	\$71.25377	\$76.81040
81	\$55.76899	\$58.36170	\$61.07899	\$66.46158	\$71.32156	\$76.93809
82	\$55.70494	\$58.31625	\$61.05119	\$66.48702	\$71.38939	\$77.06598
83	\$56.54659	\$59.18667	\$61.94561	\$67.47831	\$72.45438	\$78.24411
84	\$57.40098	\$60.07008	\$62.85315	\$68.48437	\$73.53526	\$79.44025

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$58.73800	\$63.71817	\$65.09940	\$66.18549	\$67.31901	\$68.33803	\$69.35399
31	\$59.18132	\$64.19920	\$65.59218	\$66.68654	\$67.82867	\$68.85543	\$69.87912
32	\$59.62648	\$64.68218	\$66.08704	\$67.18970	\$68.34048	\$69.37499	\$70.40642
33	\$60.07347	\$65.16715	\$66.58396	\$67.69497	\$68.85440	\$69.89671	\$70.93591
34	\$60.52226	\$65.65403	\$67.08291	\$68.20225	\$69.37038	\$70.42053	\$71.46753
35	\$60.97279	\$66.14276	\$67.58382	\$68.71156	\$69.88840	\$70.94642	\$72.00123
36	\$61.39776	\$66.61417	\$68.06221	\$69.19957	\$70.38415	\$71.44959	\$72.51184
37	\$61.82572	\$67.08893	\$68.54398	\$69.69107	\$70.88338	\$71.95634	\$73.02608
38	\$62.25664	\$67.56708	\$69.02914	\$70.18604	\$71.38618	\$72.46668	\$73.54395
39	\$62.69056	\$68.04864	\$69.51775	\$70.68454	\$71.89254	\$72.98065	\$74.06552
40	\$63.12753	\$68.53364	\$70.00982	\$71.18658	\$72.40249	\$73.49826	\$74.59076
41	\$63.56752	\$69.02208	\$70.50537	\$71.69218	\$72.91604	\$74.01954	\$75.11974
42	\$64.01059	\$69.51400	\$71.00443	\$72.20138	\$73.43325	\$74.54452	\$75.65247
43	\$64.45675	\$70.00945	\$71.50702	\$72.71419	\$73.95414	\$75.07322	\$76.18896
44	\$64.90600	\$70.50841	\$72.01317	\$73.23065	\$74.47870	\$75.60568	\$76.72928
45	\$65.35840	\$71.01093	\$72.52290	\$73.75076	\$75.00700	\$76.14190	\$77.27343
46	\$66.05093	\$71.77698	\$73.33929	\$74.58308	\$75.85374	\$77.00216	\$78.14714
47	\$66.75079	\$72.55129	\$74.16489	\$75.42479	\$76.71006	\$77.87211	\$79.03072
48	\$67.45806	\$73.33395	\$74.99975	\$76.27600	\$77.57606	\$78.75193	\$79.92427
49	\$68.17284	\$74.12507	\$75.84404	\$77.13681	\$78.45180	\$79.64167	\$80.82797
50	\$68.89519	\$74.92470	\$76.69782	\$78.00734	\$79.33744	\$80.54144	\$81.74186
51	\$69.62518	\$75.73298	\$77.56121	\$78.88771	\$80.23309	\$81.45140	\$82.66608
52	\$70.36291	\$76.54997	\$78.43431	\$79.77799	\$81.13883	\$82.37164	\$83.60075
53	\$71.10846	\$77.37577	\$79.31725	\$80.67833	\$82.05482	\$83.30226	\$84.54600
54	\$71.86192	\$78.21048	\$80.21013	\$81.58883	\$82.98114	\$84.24342	\$85.50193
55	\$72.62335	\$79.05420	\$81.11306	\$82.50961	\$83.91791	\$85.19521	\$86.46867
56	\$72.78315	\$79.24662	\$81.36665	\$82.77119	\$84.18747	\$85.47212	\$86.75292
57	\$72.94330	\$79.43952	\$81.62103	\$83.03358	\$84.45791	\$85.74993	\$87.03809
58	\$73.10380	\$79.63287	\$81.87620	\$83.29680	\$84.72920	\$86.02865	\$87.32421
59	\$73.26467	\$79.82670	\$82.13217	\$83.56087	\$85.00138	\$86.30828	\$87.61125
60	\$73.42587	\$80.02101	\$82.38895	\$83.82578	\$85.27442	\$86.58883	\$87.89926
61	\$73.58744	\$80.21578	\$82.64652	\$84.09152	\$85.54836	\$86.87027	\$88.18819
62	\$73.74935	\$80.41103	\$82.90490	\$84.35811	\$85.82317	\$87.15262	\$88.47810
63	\$73.82068	\$80.51816	\$83.07461	\$84.53668	\$86.00932	\$87.34699	\$88.68063
64	\$73.89207	\$80.62542	\$83.24469	\$84.71560	\$86.19588	\$87.54176	\$88.88362
65	\$73.96353	\$80.73285	\$83.41508	\$84.89493	\$86.38283	\$87.73698	\$89.08708
66	\$74.03507	\$80.84040	\$83.58586	\$85.07463	\$86.57020	\$87.93264	\$89.29099
67	\$74.10667	\$80.94811	\$83.75696	\$85.25470	\$86.75798	\$88.12873	\$89.49537
68	\$74.53839	\$81.46258	\$84.37587	\$85.89370	\$87.41700	\$88.80652	\$90.19189
69	\$74.97262	\$81.98031	\$84.99936	\$86.53751	\$88.08102	\$89.48953	\$90.89383
70	\$75.40938	\$82.50136	\$85.62746	\$87.18613	\$88.75008	\$90.17778	\$91.60122
71	\$75.84869	\$83.02570	\$86.26019	\$87.83961	\$89.42422	\$90.87136	\$92.31414
72	\$76.29055	\$83.55337	\$86.89759	\$88.49800	\$90.10350	\$91.57023	\$93.03260
73	\$77.90564	\$85.41181	\$88.95711	\$90.61242	\$92.26762	\$93.78215	\$95.29217
74	\$79.55490	\$87.31157	\$91.06543	\$92.77738	\$94.48374	\$96.04751	\$97.60661
75	\$81.23908	\$89.25361	\$93.22372	\$94.99406	\$96.75308	\$98.36760	\$99.97728
76	\$82.95892	\$91.23882	\$95.43317	\$97.26369	\$99.07690	\$100.74370	\$102.40551
77	\$84.71518	\$93.26820	\$97.69498	\$99.58755	\$101.45657	\$103.17722	\$104.89274
78	\$84.93956	\$93.61100	\$98.16182	\$100.08084	\$101.97542	\$103.72397	\$105.46727
79	\$85.16452	\$93.95507	\$98.63087	\$100.57656	\$102.49691	\$104.27359	\$106.04495
80	\$85.39008	\$94.30041	\$99.10217	\$101.07474	\$103.02110	\$104.82614	\$106.62580
81	\$85.61624	\$94.64700	\$99.57572	\$101.57540	\$103.54794	\$105.38162	\$107.20983
82	\$85.84300	\$94.99488	\$100.05153	\$102.07852	\$104.07749	\$105.94006	\$107.79705
83	\$87.19043	\$96.57414	\$102.05138	\$104.11278	\$106.18276	\$108.12960	\$110.07060
84	\$88.55901	\$98.17965	\$104.09120	\$106.18757	\$108.33064	\$110.36441	\$112.39212

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: 3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%

Issue Age	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$9.12622	\$9.62880	\$10.36115	\$11.09072	\$12.01208	\$12.84283
31	\$9.20959	\$9.71645	\$10.45509	\$11.19094	\$12.12015	\$12.95798
32	\$9.29338	\$9.80454	\$10.54942	\$11.29158	\$12.22868	\$13.07358
33	\$9.37759	\$9.89304	\$10.64420	\$11.39268	\$12.33766	\$13.18962
34	\$9.46218	\$9.98196	\$10.73939	\$11.49418	\$12.44704	\$13.30606
35	\$9.54720	\$10.07126	\$10.83497	\$11.59608	\$12.55681	\$13.42291
36	\$9.73418	\$10.26925	\$11.04994	\$11.82901	\$12.81142	\$13.69752
37	\$9.92484	\$10.47109	\$11.26918	\$12.06659	\$13.07120	\$13.97777
38	\$10.11924	\$10.67692	\$11.49277	\$12.30895	\$13.33623	\$14.26373
39	\$10.31743	\$10.88681	\$11.72079	\$12.55618	\$13.60664	\$14.55555
40	\$10.51952	\$11.10081	\$11.95334	\$12.80838	\$13.88255	\$14.85333
41	\$10.72554	\$11.31900	\$12.19050	\$13.06564	\$14.16403	\$15.15722
42	\$10.93561	\$11.54152	\$12.43238	\$13.32806	\$14.45122	\$15.46733
43	\$11.14981	\$11.76838	\$12.67906	\$13.59576	\$14.74424	\$15.78378
44	\$11.36818	\$11.99971	\$12.93061	\$13.86883	\$15.04321	\$16.10669
45	\$11.59083	\$12.23559	\$13.18716	\$14.14738	\$15.34823	\$16.43621
46	\$11.85362	\$12.51387	\$13.48937	\$14.47541	\$15.70674	\$16.82276
47	\$12.12237	\$12.79847	\$13.79851	\$14.81105	\$16.07363	\$17.21838
48	\$12.39720	\$13.08954	\$14.11474	\$15.15446	\$16.44909	\$17.62332
49	\$12.67825	\$13.38725	\$14.43821	\$15.50585	\$16.83333	\$18.03778
50	\$12.96570	\$13.69173	\$14.76909	\$15.86536	\$17.22653	\$18.46197
51	\$13.25966	\$14.00310	\$15.10755	\$16.23323	\$17.62890	\$18.89615
52	\$13.56026	\$14.32159	\$15.45378	\$16.60963	\$18.04070	\$19.34055
53	\$13.86770	\$14.64730	\$15.80793	\$16.99473	\$18.46210	\$19.79540
54	\$14.18211	\$14.98043	\$16.17021	\$17.38877	\$18.89334	\$20.26093
55	\$14.50364	\$15.32114	\$16.54078	\$17.79196	\$19.33466	\$20.73742
56	\$14.70843	\$15.53828	\$16.77697	\$18.05047	\$19.61784	\$21.04335
57	\$14.91613	\$15.75850	\$17.01655	\$18.31274	\$19.90517	\$21.35377
58	\$15.12675	\$15.98182	\$17.25954	\$18.57882	\$20.19670	\$21.66879
59	\$15.34035	\$16.20833	\$17.50600	\$18.84877	\$20.49251	\$21.98847
60	\$15.55696	\$16.43803	\$17.75597	\$19.12264	\$20.79262	\$22.31283
61	\$15.77664	\$16.67102	\$18.00951	\$19.40048	\$21.09716	\$22.64200
62	\$15.99942	\$16.90728	\$18.26667	\$19.68236	\$21.40615	\$22.97602
63	\$16.18679	\$17.10694	\$18.48578	\$19.92458	\$21.67371	\$23.26733
64	\$16.37637	\$17.30894	\$18.70752	\$20.16981	\$21.94465	\$23.56233
65	\$16.56814	\$17.51333	\$18.93193	\$20.41803	\$22.21893	\$23.86108
66	\$16.76217	\$17.72013	\$19.15903	\$20.66931	\$22.49667	\$24.16360
67	\$16.95848	\$17.92938	\$19.38883	\$20.92369	\$22.77787	\$24.46997
68	\$17.21851	\$18.20718	\$19.69562	\$21.26520	\$23.15747	\$24.88506
69	\$17.48255	\$18.48929	\$20.00727	\$21.61227	\$23.54341	\$25.30718
70	\$17.75063	\$18.77576	\$20.32385	\$21.96503	\$23.93578	\$25.73648
71	\$18.02280	\$19.06670	\$20.64545	\$22.32354	\$24.33469	\$26.17304
72	\$18.29917	\$19.36213	\$20.97213	\$22.68789	\$24.74024	\$26.61702
73	\$18.79889	\$19.89632	\$21.56369	\$23.35117	\$25.48011	\$27.42895
74	\$19.31227	\$20.44526	\$22.17192	\$24.03383	\$26.24212	\$28.26565
75	\$19.83964	\$21.00934	\$22.79732	\$24.73648	\$27.02691	\$29.12788
76	\$20.38144	\$21.58898	\$23.44034	\$25.45965	\$27.83515	\$30.01639
77	\$20.93803	\$22.18462	\$24.10153	\$26.20396	\$28.66759	\$30.93201
78	\$21.20724	\$22.47535	\$24.43139	\$26.58025	\$29.09500	\$31.41428
79	\$21.47993	\$22.76990	\$24.76578	\$26.96196	\$29.52879	\$31.90409
80	\$21.75612	\$23.06830	\$25.10474	\$27.34912	\$29.96904	\$32.40150
81	\$22.03585	\$23.37062	\$25.44833	\$27.74187	\$30.41585	\$32.90669
82	\$22.31919	\$23.67689	\$25.79662	\$28.14023	\$30.86934	\$33.41974
83	\$22.68757	\$24.07798	\$26.25036	\$28.64258	\$31.44121	\$34.05723
84	\$23.06202	\$24.48585	\$26.71208	\$29.15390	\$32.02366	\$34.70688

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$13.34349	\$13.84764	\$14.37705	\$15.35616	\$16.26737	\$17.31329
31	\$13.46297	\$13.97140	\$14.50535	\$15.49276	\$16.41169	\$17.46642
32	\$13.58291	\$14.09565	\$14.63405	\$15.62983	\$16.55645	\$17.62003
33	\$13.70327	\$14.22031	\$14.76324	\$15.76735	\$16.70169	\$17.77407
34	\$13.82407	\$14.34540	\$14.89279	\$15.90528	\$16.84730	\$17.92853
35	\$13.94526	\$14.47087	\$15.02277	\$16.04360	\$16.99330	\$18.08335
36	\$14.23283	\$14.77085	\$15.33601	\$16.38243	\$17.35525	\$18.47144
37	\$14.52631	\$15.07706	\$15.65574	\$16.72840	\$17.72491	\$18.86783
38	\$14.82584	\$15.38959	\$15.98217	\$17.08171	\$18.10246	\$19.27277
39	\$15.13157	\$15.70862	\$16.31539	\$17.44245	\$18.48803	\$19.68637
40	\$15.44358	\$16.03425	\$16.65557	\$17.81082	\$18.88182	\$20.10886
41	\$15.76204	\$16.36665	\$17.00284	\$18.18696	\$19.28401	\$20.54042
42	\$16.08706	\$16.70591	\$17.35732	\$18.57106	\$19.69474	\$20.98124
43	\$16.41877	\$17.05223	\$17.71922	\$18.96327	\$20.11425	\$21.43151
44	\$16.75734	\$17.40573	\$18.08867	\$19.36377	\$20.54266	\$21.89146
45	\$17.10287	\$17.76654	\$18.46581	\$19.77270	\$20.98022	\$22.36125
46	\$17.50828	\$18.18960	\$18.90708	\$20.24958	\$21.48930	\$22.90681
47	\$17.92332	\$18.62276	\$19.35890	\$20.73793	\$22.01073	\$23.46569
48	\$18.34817	\$19.06622	\$19.82150	\$21.23809	\$22.54482	\$24.03818
49	\$18.78310	\$19.52023	\$20.29516	\$21.75029	\$23.09189	\$24.62465
50	\$19.22834	\$19.98507	\$20.78016	\$22.27486	\$23.65219	\$25.22543
51	\$19.68415	\$20.46098	\$21.27671	\$22.81207	\$24.22611	\$25.84087
52	\$20.15074	\$20.94821	\$21.78516	\$23.36225	\$24.81395	\$26.47132
53	\$20.62840	\$21.44704	\$22.30575	\$23.92569	\$25.41606	\$27.11715
54	\$21.11738	\$21.95775	\$22.83879	\$24.50271	\$26.03279	\$27.77874
55	\$21.61796	\$22.48063	\$23.38456	\$25.09365	\$26.66445	\$28.45647
56	\$21.94070	\$22.81744	\$23.73624	\$25.47527	\$27.07149	\$28.89328
57	\$22.26828	\$23.15930	\$24.09321	\$25.86268	\$27.48476	\$29.33679
58	\$22.60073	\$23.50629	\$24.45555	\$26.25598	\$27.90433	\$29.78712
59	\$22.93815	\$23.85845	\$24.82335	\$26.65528	\$28.33030	\$30.24437
60	\$23.28061	\$24.21592	\$25.19667	\$27.06065	\$28.76276	\$30.70862
61	\$23.62819	\$24.57872	\$25.57561	\$27.47218	\$29.20185	\$31.18001
62	\$23.98096	\$24.94696	\$25.96024	\$27.88995	\$29.64763	\$31.65863
63	\$24.28947	\$25.27049	\$26.29946	\$28.26249	\$30.04825	\$32.09187
64	\$24.60193	\$25.59818	\$26.64311	\$28.64000	\$30.45429	\$32.53103
65	\$24.91842	\$25.93016	\$26.99127	\$29.02256	\$30.86581	\$32.97620
66	\$25.23899	\$26.26642	\$27.34394	\$29.41022	\$31.28290	\$33.42748
67	\$25.56366	\$26.60703	\$27.70125	\$29.80307	\$31.70561	\$33.88491
68	\$26.00570	\$27.07196	\$28.18991	\$30.34357	\$32.29168	\$34.52283
69	\$26.45543	\$27.54501	\$28.68721	\$30.89385	\$32.88857	\$35.17277
70	\$26.91289	\$28.02632	\$29.19327	\$31.45412	\$33.49650	\$35.83494
71	\$27.37826	\$28.51605	\$29.70826	\$32.02454	\$34.11567	\$36.50958
72	\$27.85169	\$29.01434	\$30.23234	\$32.60532	\$34.74628	\$37.19692
73	\$28.71990	\$29.93177	\$31.20267	\$33.68258	\$35.91584	\$38.47803
74	\$29.61519	\$30.87821	\$32.20412	\$34.79542	\$37.12474	\$39.80325
75	\$30.53836	\$31.85458	\$33.23772	\$35.94503	\$38.37436	\$41.17413
76	\$31.49034	\$32.86183	\$34.30449	\$37.13261	\$39.66603	\$42.59221
77	\$32.47198	\$33.90093	\$35.40549	\$38.35946	\$41.00117	\$44.05914
78	\$32.99193	\$34.45545	\$35.99510	\$39.02437	\$41.74213	\$44.87932
79	\$33.52022	\$35.01901	\$36.59454	\$39.70079	\$42.49650	\$45.71475
80	\$34.05698	\$35.59183	\$37.20397	\$40.38894	\$43.26450	\$46.56577
81	\$34.60234	\$36.17399	\$37.82352	\$41.08903	\$44.04639	\$47.43263
82	\$35.15640	\$36.76568	\$38.45340	\$41.80123	\$44.84239	\$48.31560
83	\$35.83768	\$37.48843	\$39.21159	\$42.65378	\$45.77722	\$49.34829
84	\$36.53217	\$38.22540	\$39.98473	\$43.52374	\$46.73154	\$50.40307

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$18.86386	\$20.45599	\$20.92349	\$21.27183	\$21.63794	\$21.96505	\$22.29120
31	\$19.03015	\$20.63582	\$21.10880	\$21.46013	\$21.82937	\$22.15930	\$22.48827
32	\$19.19690	\$20.81606	\$21.29459	\$21.64894	\$22.02135	\$22.35411	\$22.68587
33	\$19.36410	\$20.99674	\$21.48090	\$21.83824	\$22.21382	\$22.54939	\$22.88394
34	\$19.53168	\$21.17781	\$21.66766	\$22.02802	\$22.40674	\$22.74512	\$23.08248
35	\$19.69961	\$21.35922	\$21.85483	\$22.21820	\$22.60007	\$22.94126	\$23.28143
36	\$20.12709	\$21.82647	\$22.33500	\$22.70668	\$23.09666	\$23.44523	\$23.79272
37	\$20.56386	\$22.30393	\$22.82570	\$23.20590	\$23.60416	\$23.96025	\$24.31526
38	\$21.01011	\$22.79183	\$23.32721	\$23.71608	\$24.12281	\$24.48658	\$24.84925
39	\$21.46605	\$23.29042	\$23.83971	\$24.23749	\$24.65286	\$25.02449	\$25.39500
40	\$21.93186	\$23.79990	\$24.36348	\$24.77037	\$25.19455	\$25.57420	\$25.95270
41	\$22.40781	\$24.32053	\$24.89875	\$25.31496	\$25.74815	\$26.13598	\$26.52266
42	\$22.89407	\$24.85256	\$25.44582	\$25.87152	\$26.31390	\$26.71013	\$27.10516
43	\$23.39088	\$25.39622	\$26.00487	\$26.44032	\$26.89208	\$27.29686	\$27.70044
44	\$23.89847	\$25.95176	\$26.57620	\$27.02162	\$27.48299	\$27.89649	\$28.30879
45	\$24.41709	\$26.51947	\$27.16011	\$27.61571	\$28.08685	\$28.50930	\$28.93048
46	\$25.01859	\$27.17729	\$27.84757	\$28.31554	\$28.79874	\$29.23215	\$29.66430
47	\$25.63491	\$27.85141	\$28.55245	\$29.03308	\$29.52868	\$29.97336	\$30.41671
48	\$26.26642	\$28.54229	\$29.27516	\$29.76881	\$30.27709	\$30.73334	\$31.18821
49	\$26.91347	\$29.25027	\$30.01615	\$30.52320	\$31.04450	\$31.51260	\$31.97929
50	\$27.57647	\$29.97583	\$30.77593	\$31.29670	\$31.83134	\$32.31160	\$32.79044
51	\$28.25580	\$30.71937	\$31.55491	\$32.08979	\$32.63814	\$33.13087	\$33.62215
52	\$28.95188	\$31.48137	\$32.35362	\$32.90300	\$33.46537	\$33.97092	\$34.47497
53	\$29.66509	\$32.26226	\$33.17255	\$33.73680	\$34.31358	\$34.83226	\$35.34941
54	\$30.39587	\$33.06253	\$34.01221	\$34.59174	\$35.18328	\$35.71546	\$36.24603
55	\$31.14466	\$33.88264	\$34.87312	\$35.46833	\$36.07503	\$36.62103	\$37.16539
56	\$31.62790	\$34.41580	\$35.44679	\$36.05335	\$36.67160	\$37.22814	\$37.78302
57	\$32.11863	\$34.95734	\$36.02989	\$36.64798	\$37.27804	\$37.84530	\$38.41088
58	\$32.61700	\$35.50740	\$36.62258	\$37.25245	\$37.89448	\$38.47272	\$39.04921
59	\$33.12309	\$36.06612	\$37.22502	\$37.86688	\$38.52113	\$39.11052	\$39.69813
60	\$33.63700	\$36.63363	\$37.83736	\$38.49145	\$39.15815	\$39.75888	\$40.35784
61	\$34.15891	\$37.21006	\$38.45979	\$39.12632	\$39.80570	\$40.41802	\$41.02851
62	\$34.68893	\$37.79557	\$39.09245	\$39.77166	\$40.46396	\$41.08807	\$41.71033
63	\$35.17869	\$38.34485	\$39.69738	\$40.39014	\$41.09613	\$41.73228	\$42.36652
64	\$35.67536	\$38.90212	\$40.31170	\$41.01824	\$41.73815	\$42.38656	\$43.03304
65	\$36.17905	\$39.46749	\$40.93551	\$41.65610	\$42.39023	\$43.05112	\$43.71006
66	\$36.68983	\$40.04107	\$41.56897	\$42.30387	\$43.05248	\$43.72609	\$44.39772
67	\$37.20785	\$40.62300	\$42.21224	\$42.96173	\$43.72507	\$44.41166	\$45.09619
68	\$37.92665	\$41.42896	\$43.09658	\$43.86597	\$44.64944	\$45.35458	\$46.05761
69	\$38.65936	\$42.25091	\$43.99945	\$44.78924	\$45.59336	\$46.31752	\$47.03953
70	\$39.40621	\$43.08915	\$44.92123	\$45.73194	\$46.55720	\$47.30090	\$48.04239
71	\$40.16750	\$43.94403	\$45.86232	\$46.69449	\$47.54146	\$48.30518	\$49.06663
72	\$40.94349	\$44.81589	\$46.82315	\$47.67729	\$48.54649	\$49.33077	\$50.11269
73	\$42.40223	\$46.45544	\$48.62858	\$49.52425	\$50.43369	\$51.25598	\$52.07579
74	\$43.91295	\$48.15494	\$50.50365	\$51.44274	\$52.39426	\$53.25631	\$54.11579
75	\$45.47751	\$49.91663	\$52.45100	\$53.43556	\$54.43103	\$55.33473	\$56.23574
76	\$47.09779	\$51.74276	\$54.47344	\$55.50559	\$56.54700	\$57.49426	\$58.43870
77	\$48.77580	\$53.63571	\$56.57386	\$57.65578	\$58.74520	\$59.73806	\$60.72797
78	\$49.73647	\$54.75673	\$57.85425	\$58.97209	\$60.10147	\$61.13025	\$62.15594
79	\$50.71604	\$55.90115	\$59.16361	\$60.31844	\$61.48904	\$62.55487	\$63.61750
80	\$51.71493	\$57.06950	\$60.50260	\$61.69553	\$62.90865	\$64.01269	\$65.11343
81	\$52.73348	\$58.26226	\$61.87190	\$63.10405	\$64.36103	\$65.50450	\$66.64453
82	\$53.77211	\$59.47996	\$63.27218	\$64.54473	\$65.84694	\$67.03105	\$68.21163
83	\$54.96814	\$60.84368	\$64.82794	\$66.13794	\$67.47192	\$68.71482	\$69.95401
84	\$56.19080	\$62.23867	\$66.42197	\$67.77047	\$69.13699	\$70.44089	\$71.74087



Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

Issue Age	2.00 yrs <= X < <u>2.21 yrs</u>	2.21 yrs <= X < <u>2.49 yrs</u>	2.49 yrs <= X < <u>2.77 yrs</u>	2.77 yrs <= X < <u>3.12 yrs</u>	3.12 yrs <= X < <u>3.46 yrs</u>	3.46 yrs <= X < <u>3.69 yrs</u>
30 and under	\$6.49993	\$6.85226	\$7.36532	\$7.86950	\$8.51332	\$9.09572
31	\$6.55322	\$6.90858	\$7.42613	\$7.93469	\$8.58416	\$9.17169
32	\$6.60658	\$6.96499	\$7.48701	\$7.99996	\$8.65504	\$9.24771
33	\$6.66002	\$7.02146	\$7.54794	\$8.06527	\$8.72598	\$9.32378
34	\$6.71352	\$7.07799	\$7.60893	\$8.13066	\$8.79695	\$9.39986
35	\$6.76708	\$7.13456	\$7.66994	\$8.19605	\$8.86794	\$9.47597
36	\$7.01795	\$7.39955	\$7.95616	\$8.50375	\$9.20242	\$9.83500
37	\$7.27811	\$7.67439	\$8.25306	\$8.82300	\$9.54953	\$10.20763
38	\$7.54792	\$7.95945	\$8.56104	\$9.15423	\$9.90974	\$10.59439
39	\$7.82773	\$8.25508	\$8.88051	\$9.49791	\$10.28351	\$10.99580
40	\$8.11791	\$8.56169	\$9.21191	\$9.85447	\$10.67139	\$11.41240
41	\$8.41886	\$8.87970	\$9.55568	\$10.22441	\$11.07392	\$11.84482
42	\$8.73096	\$9.20952	\$9.91227	\$10.60826	\$11.49159	\$12.29358
43	\$9.05463	\$9.55158	\$10.28217	\$11.00654	\$11.92505	\$12.75937
44	\$9.39029	\$9.90636	\$10.66589	\$11.41974	\$12.37485	\$13.24281
45	\$9.73841	\$10.27431	\$11.06391	\$11.84845	\$12.84160	\$13.74456
46	\$10.12371	\$10.68156	\$11.50437	\$12.32317	\$13.35821	\$14.29963
47	\$10.52426	\$11.10494	\$11.96237	\$12.81690	\$13.89559	\$14.87711
48	\$10.94063	\$11.54512	\$12.43860	\$13.33044	\$14.45459	\$15.47791
49	\$11.37350	\$12.00274	\$12.93379	\$13.86452	\$15.03608	\$16.10297
50	\$11.82349	\$12.47850	\$13.44869	\$14.42003	\$15.64097	\$16.75327
51	\$12.29129	\$12.97311	\$13.98409	\$14.99779	\$16.27018	\$17.42985
52	\$12.77758	\$13.48732	\$14.54080	\$15.59867	\$16.92471	\$18.13374
53	\$13.28312	\$14.02194	\$15.11970	\$16.22364	\$17.60556	\$18.86606
54	\$13.80867	\$14.57773	\$15.72161	\$16.87366	\$18.31382	\$19.62797
55	\$14.35499	\$15.15556	\$16.34752	\$17.54971	\$19.05054	\$20.42062
56	\$14.78809	\$15.61364	\$16.84361	\$18.08658	\$19.63550	\$21.05013
57	\$15.23425	\$16.08557	\$17.35480	\$18.63985	\$20.23841	\$21.69902
58	\$15.69387	\$16.57177	\$17.88147	\$19.21005	\$20.85984	\$22.36793
59	\$16.16737	\$17.07267	\$18.42413	\$19.79768	\$21.50035	\$23.05745
60	\$16.65514	\$17.58871	\$18.98326	\$20.40330	\$22.16053	\$23.76824
61	\$17.15762	\$18.12034	\$19.55937	\$21.02745	\$22.84096	\$24.50094
62	\$17.67528	\$18.66804	\$20.15295	\$21.67069	\$23.54231	\$25.25621
63	\$18.15435	\$19.17583	\$20.70527	\$22.27120	\$24.19903	\$25.96582
64	\$18.64640	\$19.69742	\$21.27273	\$22.88838	\$24.87411	\$26.69535
65	\$19.15179	\$20.23321	\$21.85573	\$23.52263	\$25.56799	\$27.44539
66	\$19.67090	\$20.78357	\$22.45471	\$24.17448	\$26.28123	\$28.21652
67	\$20.20405	\$21.34890	\$23.07010	\$24.84438	\$27.01437	\$29.00929
68	\$20.81306	\$21.99580	\$23.77736	\$25.61804	\$27.86450	\$29.93189
69	\$21.44044	\$22.66228	\$24.50631	\$26.41581	\$28.74135	\$30.88382
70	\$22.08674	\$23.34895	\$25.25763	\$27.23839	\$29.64581	\$31.86603
71	\$22.75251	\$24.05644	\$26.03195	\$28.08660	\$30.57873	\$32.87948
72	\$23.43835	\$24.78537	\$26.83001	\$28.96124	\$31.54101	\$33.92516
73	\$24.14120	\$25.52403	\$27.67186	\$30.22137	\$32.93342	\$35.44501
74	\$25.43065	\$26.90620	\$29.16233	\$31.53631	\$34.38729	\$37.03293
75	\$26.48944	\$28.03372	\$30.40344	\$32.90850	\$35.90536	\$38.69200
76	\$27.59232	\$29.20852	\$31.69738	\$34.34037	\$37.49044	\$40.42540
77	\$28.74111	\$30.43252	\$33.04639	\$35.83455	\$39.14549	\$42.23644
78	\$29.49702	\$31.23981	\$33.94275	\$36.82761	\$40.24898	\$43.45667
79	\$30.27281	\$32.06853	\$34.86339	\$37.84821	\$41.38358	\$44.71216
80	\$31.06901	\$32.91920	\$35.80903	\$38.89708	\$42.55018	\$46.00394
81	\$31.88615	\$33.79247	\$36.78030	\$39.97502	\$43.74963	\$47.33301
82	\$32.72478	\$34.68888	\$37.77795	\$41.08283	\$44.98293	\$48.70049
83	\$33.71301	\$35.74812	\$38.95462	\$42.36901	\$46.41326	\$50.27752
84	\$34.73106	\$36.83970	\$40.16793	\$43.69543	\$47.88908	\$51.90564

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$9.44227	\$9.79492	\$10.16571	\$10.84963	\$11.48875	\$12.22367
31	\$9.52122	\$9.87702	\$10.25110	\$10.94093	\$11.58572	\$12.32720
32	\$9.60024	\$9.95919	\$10.33653	\$11.03228	\$11.68270	\$12.43076
33	\$9.67930	\$10.04140	\$10.42201	\$11.12364	\$11.77973	\$12.53433
34	\$9.75841	\$10.12362	\$10.50749	\$11.21500	\$11.87670	\$12.63787
35	\$9.83747	\$10.20584	\$10.59296	\$11.30633	\$11.97366	\$12.74132
36	\$10.21159	\$10.59496	\$10.99782	\$11.74082	\$12.43573	\$13.23494
37	\$10.59993	\$10.99892	\$11.41814	\$12.19203	\$12.91563	\$13.74768
38	\$11.00307	\$11.41826	\$11.85453	\$12.66056	\$13.41406	\$14.28027
39	\$11.42152	\$11.85361	\$12.30760	\$13.14709	\$13.93171	\$14.83351
40	\$11.85589	\$12.30555	\$12.77797	\$13.65232	\$14.46934	\$15.40817
41	\$12.30676	\$12.77471	\$13.26634	\$14.17696	\$15.02773	\$16.00510
42	\$12.77480	\$13.26177	\$13.77336	\$14.72178	\$15.60766	\$16.62516
43	\$13.26064	\$13.76739	\$14.29976	\$15.28751	\$16.20998	\$17.26923
44	\$13.76494	\$14.29230	\$14.84627	\$15.87501	\$16.83552	\$17.93826
45	\$14.28842	\$14.83722	\$15.41369	\$16.48507	\$17.48521	\$18.63320
46	\$14.86792	\$15.44042	\$16.04170	\$17.16067	\$18.20403	\$19.40153
47	\$15.47091	\$16.06816	\$16.69533	\$17.86394	\$18.95239	\$20.20152
48	\$16.09833	\$16.72141	\$17.37557	\$18.59603	\$19.73151	\$21.03451
49	\$16.75123	\$17.40120	\$18.08353	\$19.35812	\$20.54266	\$21.90186
50	\$17.43060	\$18.10866	\$18.82033	\$20.15145	\$21.38716	\$22.80495
51	\$18.13752	\$18.84487	\$19.58716	\$20.97729	\$22.26639	\$23.74529
52	\$18.87311	\$19.61099	\$20.38523	\$21.83698	\$23.18174	\$24.72442
53	\$19.63854	\$20.40827	\$21.21581	\$22.73189	\$24.13473	\$25.74390
54	\$20.43500	\$21.23799	\$22.08025	\$23.66349	\$25.12690	\$26.80543
55	\$21.26377	\$22.10141	\$22.97991	\$24.63326	\$26.15986	\$27.91072
56	\$21.92284	\$22.78756	\$23.69457	\$25.40394	\$26.97971	\$28.78807
57	\$22.60236	\$23.49500	\$24.43147	\$26.19874	\$27.82527	\$29.69299
58	\$23.30291	\$24.22441	\$25.19127	\$27.01840	\$28.69733	\$30.62636
59	\$24.02519	\$24.97648	\$25.97473	\$27.86370	\$29.59671	\$31.58908
60	\$24.76984	\$25.75187	\$26.78252	\$28.73545	\$30.52427	\$32.58205
61	\$25.53759	\$26.55135	\$27.61545	\$29.63447	\$31.48093	\$33.60623
62	\$26.32913	\$27.37565	\$28.47428	\$30.56162	\$32.46755	\$34.66261
63	\$27.07361	\$28.15240	\$29.28487	\$31.44101	\$33.40663	\$35.67299
64	\$27.83913	\$28.95119	\$30.11853	\$32.34570	\$34.37289	\$36.71284
65	\$28.62629	\$29.77262	\$30.97594	\$33.27644	\$35.36709	\$37.78298
66	\$29.43573	\$30.61739	\$31.85773	\$34.23395	\$36.39003	\$38.88434
67	\$30.26804	\$31.48609	\$32.76465	\$35.21902	\$37.44258	\$40.01780
68	\$31.24024	\$32.50292	\$33.82813	\$36.38041	\$38.68973	\$41.36422
69	\$32.24366	\$33.55257	\$34.92613	\$37.58011	\$39.97840	\$42.75595
70	\$33.27933	\$34.63613	\$36.05975	\$38.81936	\$41.31001	\$44.19452
71	\$34.34825	\$35.75467	\$37.23019	\$40.09949	\$42.68595	\$45.68148
72	\$35.45151	\$36.90934	\$38.43862	\$41.42181	\$44.10773	\$47.21847
73	\$37.06197	\$38.60140	\$40.21765	\$43.37913	\$46.21868	\$49.51625
74	\$38.74562	\$40.37103	\$42.07903	\$45.42898	\$48.43066	\$51.92583
75	\$40.50573	\$42.22180	\$44.02653	\$47.57569	\$50.74851	\$54.45267
76	\$42.34581	\$44.15741	\$46.06418	\$49.82381	\$53.17727	\$57.10247
77	\$44.26948	\$46.18174	\$48.19613	\$52.17818	\$55.72228	\$59.88121
78	\$45.56560	\$47.54801	\$49.63539	\$53.77595	\$57.46622	\$61.79386
79	\$46.89970	\$48.95469	\$51.11764	\$55.42266	\$59.26474	\$63.76762
80	\$48.27284	\$50.40299	\$52.64415	\$57.11978	\$61.11955	\$65.80441
81	\$49.68617	\$51.89415	\$54.21626	\$58.86887	\$63.03242	\$67.90624
82	\$51.14090	\$53.42942	\$55.83530	\$60.67152	\$65.00514	\$70.07524
83	\$52.80878	\$55.18443	\$57.67431	\$62.71371	\$67.22269	\$72.51256
84	\$54.53106	\$56.99709	\$59.57388	\$64.82465	\$69.51587	\$75.03464

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**

**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$13.30833	\$14.42364	\$14.78049	\$15.02302	\$15.28037	\$15.50947	\$15.73790
31	\$13.42136	\$14.54640	\$14.90098	\$15.14554	\$15.40497	\$15.63597	\$15.86627
32	\$13.53443	\$14.66917	\$15.02135	\$15.26794	\$15.52947	\$15.76234	\$15.99450
33	\$13.64748	\$14.79189	\$15.14156	\$15.39016	\$15.65379	\$15.88851	\$16.12254
34	\$13.76045	\$14.91454	\$15.26156	\$15.51219	\$15.77787	\$16.01447	\$16.25036
35	\$13.87334	\$15.03707	\$15.38132	\$15.63393	\$15.90169	\$16.14013	\$16.37788
36	\$14.41380	\$15.62535	\$15.98491	\$16.24755	\$16.52547	\$16.77311	\$17.02000
37	\$14.97533	\$16.23667	\$16.61216	\$16.88523	\$17.17372	\$17.43089	\$17.68731
38	\$15.55874	\$16.87189	\$17.26405	\$17.54795	\$17.84739	\$18.11447	\$18.38077
39	\$16.16486	\$17.53195	\$17.94152	\$18.23667	\$18.54749	\$18.82487	\$19.10142
40	\$16.79460	\$18.21784	\$18.64555	\$18.95244	\$19.27504	\$19.56312	\$19.85032
41	\$17.44888	\$18.93058	\$19.37722	\$19.69629	\$20.03115	\$20.33033	\$20.62860
42	\$18.12865	\$19.67119	\$20.13761	\$20.46933	\$20.81692	\$21.12761	\$21.43738
43	\$18.83489	\$20.44077	\$20.92782	\$21.27273	\$21.63351	\$21.95618	\$22.27788
44	\$19.56865	\$21.24048	\$21.74907	\$22.10765	\$22.48213	\$22.81722	\$23.15133
45	\$20.33098	\$22.07146	\$22.60252	\$22.97533	\$23.36404	\$23.71204	\$24.05901
46	\$21.17362	\$22.98981	\$23.55266	\$23.94149	\$24.34656	\$24.70934	\$25.07101
47	\$22.05117	\$23.94638	\$24.54272	\$24.94831	\$25.37042	\$25.74856	\$26.12558
48	\$22.96509	\$24.94274	\$25.57442	\$25.99743	\$26.43732	\$26.83149	\$27.22450
49	\$23.91690	\$25.98057	\$26.64947	\$27.09069	\$27.54909	\$27.95999	\$28.36964
50	\$24.90814	\$27.06159	\$27.76973	\$28.22992	\$28.70763	\$29.13594	\$29.56296
51	\$25.94049	\$28.18757	\$28.93708	\$29.41706	\$29.91487	\$30.36134	\$30.80649
52	\$27.01560	\$29.36039	\$30.15350	\$30.65413	\$31.17288	\$31.63829	\$32.10230
53	\$28.13529	\$30.58203	\$31.42106	\$31.94321	\$32.48381	\$32.96895	\$33.45261
54	\$29.30136	\$31.85451	\$32.74189	\$33.28649	\$33.84986	\$34.35554	\$34.85974
55	\$30.51578	\$33.17991	\$34.11824	\$34.68628	\$35.27334	\$35.80049	\$36.32605
56	\$31.47996	\$34.23613	\$35.22738	\$35.81528	\$36.42325	\$36.96911	\$37.51336
57	\$32.47462	\$35.32596	\$36.37255	\$36.98099	\$37.61064	\$38.17589	\$38.73946
58	\$33.50068	\$36.45049	\$37.55494	\$38.18468	\$38.83674	\$39.42206	\$40.00564
59	\$34.55918	\$37.61081	\$38.77580	\$39.42753	\$40.10280	\$40.70892	\$41.31322
60	\$35.65112	\$38.80807	\$40.03631	\$40.71083	\$41.41013	\$42.03777	\$42.66351
61	\$36.77757	\$40.04344	\$41.33781	\$42.03591	\$42.76010	\$43.40999	\$44.05796
62	\$37.93959	\$41.31813	\$42.68163	\$43.40411	\$44.15406	\$44.82704	\$45.49798
63	\$39.06190	\$42.55764	\$43.99989	\$44.74778	\$45.52470	\$46.22139	\$46.91599
64	\$40.21740	\$43.83433	\$45.35888	\$46.13305	\$46.93787	\$47.65912	\$48.37820
65	\$41.40709	\$45.14933	\$46.75983	\$47.56119	\$48.39494	\$49.14158	\$49.88600
66	\$42.63196	\$46.50376	\$48.20405	\$49.03354	\$49.89723	\$50.67015	\$51.44077
67	\$43.89307	\$47.89883	\$49.69288	\$50.55149	\$51.44613	\$52.24626	\$53.04399
68	\$45.39095	\$49.56041	\$51.47116	\$52.36518	\$53.29798	\$54.13219	\$54.96388
69	\$46.93993	\$51.27963	\$53.31306	\$54.24396	\$55.21648	\$56.08618	\$56.95328
70	\$48.54177	\$53.05847	\$55.22087	\$56.19014	\$57.20405	\$58.11071	\$59.01467
71	\$50.19831	\$54.89905	\$57.19694	\$58.20613	\$59.26316	\$60.20833	\$61.15068
72	\$51.91135	\$56.80343	\$59.24376	\$60.29447	\$61.39639	\$62.38167	\$63.36399
73	\$54.49712	\$59.69150	\$62.36953	\$63.48561	\$64.65614	\$65.70385	\$66.74842
74	\$57.21170	\$62.72640	\$65.66024	\$66.84564	\$68.08893	\$69.20296	\$70.31365
75	\$60.06152	\$65.91559	\$69.12455	\$70.38349	\$71.70402	\$72.88842	\$74.06928
76	\$63.05330	\$69.26696	\$72.77165	\$74.10859	\$75.51103	\$76.77016	\$78.02553
77	\$66.19407	\$72.78870	\$76.61120	\$78.03084	\$79.52017	\$80.85862	\$82.19307
78	\$68.37978	\$75.28666	\$79.37946	\$80.86493	\$82.43221	\$83.83926	\$85.24209
79	\$70.63765	\$77.87036	\$82.24775	\$83.80195	\$85.45089	\$86.92978	\$88.40423
80	\$72.97005	\$80.54272	\$85.21969	\$86.84563	\$88.58013	\$90.13421	\$91.68366
81	\$75.37948	\$83.30680	\$88.29899	\$89.99987	\$91.82396	\$93.45680	\$95.08475
82	\$77.86848	\$86.16571	\$91.48959	\$93.26867	\$95.18657	\$96.90185	\$98.61199
83	\$80.64812	\$89.32402	\$95.00296	\$96.86015	\$98.86194	\$100.68437	\$102.50137
84	\$83.52699	\$92.59808	\$98.65128	\$100.58993	\$102.67922	\$104.61458	\$106.54414

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$16.66901	\$17.58125	\$18.91000	\$20.23206	\$21.90364	\$23.41119
31	\$16.77414	\$17.69220	\$19.02949	\$20.36010	\$22.04237	\$23.55956
32	\$16.87927	\$17.80319	\$19.14896	\$20.48810	\$22.18106	\$23.70785
33	\$16.98441	\$17.91414	\$19.26841	\$20.61605	\$22.31968	\$23.85606
34	\$17.08953	\$18.02508	\$19.38778	\$20.74394	\$22.45820	\$24.00413
35	\$17.19460	\$18.13593	\$19.50710	\$20.87173	\$22.59661	\$24.15204
36	\$17.19456	\$18.13712	\$19.51181	\$20.88161	\$22.61169	\$24.17301
37	\$17.19453	\$18.13833	\$19.51652	\$20.89150	\$22.62680	\$24.19397
38	\$17.19449	\$18.13952	\$19.52123	\$20.90137	\$22.64189	\$24.21495
39	\$17.19446	\$18.14071	\$19.52594	\$20.91126	\$22.65701	\$24.23595
40	\$17.19442	\$18.14190	\$19.53066	\$20.92116	\$22.67213	\$24.25697
41	\$17.19438	\$18.14310	\$19.53537	\$20.93105	\$22.68727	\$24.27802
42	\$17.19435	\$18.14428	\$19.54008	\$20.94095	\$22.70240	\$24.29907
43	\$17.19432	\$18.14547	\$19.54479	\$20.95087	\$22.71758	\$24.32014
44	\$17.19428	\$18.14667	\$19.54953	\$20.96078	\$22.73272	\$24.34123
45	\$17.19425	\$18.14786	\$19.55423	\$20.97069	\$22.74791	\$24.36233
46	\$17.17378	\$18.12760	\$19.53580	\$20.95657	\$22.73624	\$24.35303
47	\$17.15332	\$18.10735	\$19.51737	\$20.94245	\$22.72456	\$24.34372
48	\$17.13288	\$18.08711	\$19.49898	\$20.92835	\$22.71289	\$24.33442
49	\$17.11249	\$18.06690	\$19.48059	\$20.91425	\$22.70122	\$24.32510
50	\$17.09211	\$18.04672	\$19.46222	\$20.90015	\$22.68958	\$24.31580
51	\$17.07175	\$18.02657	\$19.44386	\$20.88606	\$22.67793	\$24.30652
52	\$17.05141	\$18.00641	\$19.42553	\$20.87200	\$22.66627	\$24.29722
53	\$17.03111	\$17.98629	\$19.40722	\$20.85793	\$22.65464	\$24.28795
54	\$17.01084	\$17.96621	\$19.38892	\$20.84388	\$22.64300	\$24.27865
55	\$16.99056	\$17.94613	\$19.37062	\$20.82985	\$22.63138	\$24.26936
56	\$16.84530	\$17.79391	\$19.20892	\$20.66191	\$22.45214	\$24.08025
57	\$16.70127	\$17.64297	\$19.04858	\$20.49532	\$22.27433	\$23.89259
58	\$16.55848	\$17.49333	\$18.88956	\$20.33010	\$22.09792	\$23.70639
59	\$16.41691	\$17.34493	\$18.73187	\$20.16619	\$21.92292	\$23.52166
60	\$16.27655	\$17.19781	\$18.57550	\$20.00360	\$21.74928	\$23.33835
61	\$16.13739	\$17.05192	\$18.42044	\$19.84232	\$21.57703	\$23.15647
62	\$15.99942	\$16.90728	\$18.26667	\$19.68236	\$21.40615	\$22.97602
63	\$16.18679	\$17.10694	\$18.48578	\$19.92458	\$21.67371	\$23.26733
64	\$16.37637	\$17.30894	\$18.70752	\$20.16981	\$21.94465	\$23.56233
65	\$16.56814	\$17.51333	\$18.93193	\$20.41803	\$22.21893	\$23.86108
66	\$16.76217	\$17.72013	\$19.15903	\$20.66931	\$22.49667	\$24.16360
67	\$16.95848	\$17.92938	\$19.38883	\$20.92369	\$22.77787	\$24.46997
68	\$17.21851	\$18.20718	\$19.69562	\$21.26520	\$23.15747	\$24.88506
69	\$17.48255	\$18.48929	\$20.00727	\$21.61227	\$23.54341	\$25.30718
70	\$17.75063	\$18.77576	\$20.32385	\$21.96503	\$23.93578	\$25.73648
71	\$18.02280	\$19.06670	\$20.64545	\$22.32354	\$24.33469	\$26.17304
72	\$18.29917	\$19.36213	\$20.97213	\$22.68789	\$24.74024	\$26.61702
73	\$18.79889	\$19.89632	\$21.56369	\$23.35117	\$25.48011	\$27.42895
74	\$19.31227	\$20.44526	\$22.17192	\$24.03383	\$26.24212	\$28.26565
75	\$19.83964	\$21.00934	\$22.79732	\$24.73648	\$27.02691	\$29.12788
76	\$20.38144	\$21.58898	\$23.44034	\$25.45965	\$27.83515	\$30.01639
77	\$20.93803	\$22.18462	\$24.10153	\$26.20396	\$28.66759	\$30.93201
78	\$21.20724	\$22.47535	\$24.43139	\$26.58025	\$29.09500	\$31.41428
79	\$21.47993	\$22.76990	\$24.76578	\$26.96196	\$29.52879	\$31.90409
80	\$21.75612	\$23.06830	\$25.10474	\$27.34912	\$29.96904	\$32.40150
81	\$22.03585	\$23.37062	\$25.44833	\$27.74187	\$30.41585	\$32.90669
82	\$22.31919	\$23.67689	\$25.79662	\$28.14023	\$30.86934	\$33.41974
83	\$22.68757	\$24.07798	\$26.25036	\$28.64258	\$31.44121	\$34.05723
84	\$23.06202	\$24.48585	\$26.71208	\$29.15390	\$32.02366	\$34.70688

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$24.31879	\$25.23389	\$26.19475	\$27.97666	\$29.63610	\$31.54065
31	\$24.47303	\$25.39395	\$26.36095	\$28.15427	\$29.82427	\$31.74093
32	\$24.62719	\$25.55395	\$26.52706	\$28.33176	\$30.01226	\$31.94102
33	\$24.78125	\$25.71383	\$26.69302	\$28.50910	\$30.20012	\$32.14091
34	\$24.93517	\$25.87354	\$26.85882	\$28.68621	\$30.38771	\$32.34052
35	\$25.08892	\$26.03308	\$27.02441	\$28.86312	\$30.57504	\$32.53980
36	\$25.11508	\$26.06331	\$27.05892	\$28.90652	\$30.62561	\$32.59796
37	\$25.14128	\$26.09361	\$27.09346	\$28.95002	\$30.67625	\$32.65621
38	\$25.16751	\$26.12393	\$27.12805	\$28.99357	\$30.72700	\$32.71458
39	\$25.19376	\$26.15430	\$27.16267	\$29.03719	\$30.77781	\$32.77306
40	\$25.22004	\$26.18469	\$27.19735	\$29.08088	\$30.82872	\$32.83164
41	\$25.24634	\$26.21511	\$27.23207	\$29.12463	\$30.87972	\$32.89031
42	\$25.27269	\$26.24557	\$27.26685	\$29.16845	\$30.93079	\$32.94909
43	\$25.29906	\$26.27608	\$27.30164	\$29.21233	\$30.98194	\$33.00797
44	\$25.32543	\$26.30661	\$27.33651	\$29.25626	\$31.03318	\$33.06698
45	\$25.35185	\$26.33718	\$27.37139	\$29.30028	\$31.08451	\$33.12608
46	\$25.34625	\$26.33400	\$27.37076	\$29.30616	\$31.09530	\$33.14190
47	\$25.34064	\$26.33081	\$27.37011	\$29.31205	\$31.10607	\$33.15773
48	\$25.33503	\$26.32763	\$27.36948	\$29.31795	\$31.11686	\$33.17358
49	\$25.32945	\$26.32444	\$27.36881	\$29.32383	\$31.12765	\$33.18941
50	\$25.32384	\$26.32126	\$27.36817	\$29.32972	\$31.13844	\$33.20528
51	\$25.31823	\$26.31808	\$27.36754	\$29.33560	\$31.14924	\$33.22115
52	\$25.31264	\$26.31490	\$27.36688	\$29.34151	\$31.16004	\$33.23702
53	\$25.30706	\$26.31174	\$27.36625	\$29.34740	\$31.17086	\$33.25290
54	\$25.30145	\$26.30855	\$27.36558	\$29.35328	\$31.18166	\$33.26878
55	\$25.29585	\$26.30537	\$27.36494	\$29.35918	\$31.19246	\$33.28467
56	\$25.10369	\$26.10687	\$27.15972	\$29.14465	\$30.96694	\$33.04736
57	\$24.91298	\$25.90988	\$26.95602	\$28.93169	\$30.74305	\$32.81173
58	\$24.72373	\$25.71437	\$26.75385	\$28.72027	\$30.52078	\$32.57782
59	\$24.53591	\$25.52033	\$26.55321	\$28.51039	\$30.30011	\$32.34555
60	\$24.34951	\$25.32776	\$26.35407	\$28.30206	\$30.08103	\$32.11494
61	\$24.16453	\$25.13664	\$26.15642	\$28.09525	\$29.86355	\$31.88597
62	\$23.98096	\$24.94696	\$25.96024	\$27.88995	\$29.64763	\$31.65863
63	\$24.28947	\$25.27049	\$26.29946	\$28.26249	\$30.04825	\$32.09187
64	\$24.60193	\$25.59818	\$26.64311	\$28.64000	\$30.45429	\$32.53103
65	\$24.91842	\$25.93016	\$26.99127	\$29.02256	\$30.86581	\$32.97620
66	\$25.23899	\$26.26642	\$27.34394	\$29.41022	\$31.28290	\$33.42748
67	\$25.56366	\$26.60703	\$27.70125	\$29.80307	\$31.70561	\$33.88491
68	\$26.00570	\$27.07196	\$28.18991	\$30.34357	\$32.29168	\$34.52283
69	\$26.45543	\$27.54501	\$28.68721	\$30.89385	\$32.88857	\$35.17277
70	\$26.91289	\$28.02632	\$29.19327	\$31.45412	\$33.49650	\$35.83494
71	\$27.37826	\$28.51605	\$29.70826	\$32.02454	\$34.11567	\$36.50958
72	\$27.85169	\$29.01434	\$30.23234	\$32.60532	\$34.74628	\$37.19692
73	\$28.71990	\$29.93177	\$31.20267	\$33.68258	\$35.91584	\$38.47803
74	\$29.61519	\$30.87821	\$32.20412	\$34.79542	\$37.12474	\$39.80325
75	\$30.53836	\$31.85458	\$33.23772	\$35.94503	\$38.37436	\$41.17413
76	\$31.49034	\$32.86183	\$34.30449	\$37.13261	\$39.66603	\$42.59221
77	\$32.47198	\$33.90093	\$35.40549	\$38.35946	\$41.00117	\$44.05914
78	\$32.99193	\$34.45545	\$35.99510	\$39.02437	\$41.74213	\$44.87932
79	\$33.52022	\$35.01901	\$36.59454	\$39.70079	\$42.49650	\$45.71475
80	\$34.05698	\$35.59183	\$37.20397	\$40.38894	\$43.26450	\$46.56577
81	\$34.60234	\$36.17399	\$37.82352	\$41.08903	\$44.04639	\$47.43263
82	\$35.15640	\$36.76568	\$38.45340	\$41.80123	\$44.84239	\$48.31560
83	\$35.83768	\$37.48843	\$39.21159	\$42.65378	\$45.77722	\$49.34829
84	\$36.53217	\$38.22540	\$39.98473	\$43.52374	\$46.73154	\$50.40307

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$34.36390	\$37.26183	\$38.12090	\$38.75347	\$39.41908	\$40.01355	\$40.60625
31	\$34.58216	\$37.49861	\$38.36462	\$39.00125	\$39.67115	\$40.26945	\$40.86595
32	\$34.80023	\$37.73509	\$38.60808	\$39.24882	\$39.92300	\$40.52511	\$41.12542
33	\$35.01802	\$37.97127	\$38.85133	\$39.49612	\$40.17456	\$40.78047	\$41.38456
34	\$35.23548	\$38.20705	\$39.09423	\$39.74307	\$40.42576	\$41.03547	\$41.64336
35	\$35.45257	\$38.44239	\$39.33673	\$39.98963	\$40.67656	\$41.29005	\$41.90172
36	\$35.52298	\$38.52435	\$39.42168	\$40.07651	\$40.76440	\$41.37896	\$41.99171
37	\$35.59355	\$38.60645	\$39.50680	\$40.16360	\$40.85242	\$41.46808	\$42.08190
38	\$35.66427	\$38.68876	\$39.59212	\$40.25085	\$40.94064	\$41.55738	\$42.17229
39	\$35.73511	\$38.77123	\$39.67763	\$40.33832	\$41.02904	\$41.64688	\$42.26286
40	\$35.80610	\$38.85387	\$39.76331	\$40.42596	\$41.11764	\$41.73655	\$42.35363
41	\$35.87724	\$38.93670	\$39.84919	\$40.51380	\$41.20643	\$41.82645	\$42.44459
42	\$35.94850	\$39.01967	\$39.93525	\$40.60184	\$41.29540	\$41.91650	\$42.53576
43	\$36.01991	\$39.10286	\$40.02149	\$40.69006	\$41.38457	\$42.00678	\$42.62711
44	\$36.09147	\$39.18622	\$40.10792	\$40.77846	\$41.47394	\$42.09724	\$42.71866
45	\$36.16317	\$39.26974	\$40.19453	\$40.86707	\$41.56351	\$42.18789	\$42.81041
46	\$36.18889	\$39.30437	\$40.25118	\$40.92568	\$41.62322	\$42.24885	\$42.87259
47	\$36.21465	\$39.33904	\$40.30790	\$40.98439	\$41.68301	\$42.30989	\$42.93485
48	\$36.24044	\$39.37373	\$40.36473	\$41.04317	\$41.74291	\$42.37099	\$42.99722
49	\$36.26623	\$39.40844	\$40.42161	\$41.10205	\$41.80287	\$42.43223	\$43.05967
50	\$36.29203	\$39.44319	\$40.47860	\$41.16100	\$41.86293	\$42.49352	\$43.12222
51	\$36.31787	\$39.47797	\$40.53564	\$41.22003	\$41.92308	\$42.55490	\$43.18485
52	\$36.34372	\$39.51279	\$40.59278	\$41.27915	\$41.98330	\$42.61639	\$43.24758
53	\$36.36958	\$39.54762	\$40.64999	\$41.33836	\$42.04362	\$42.67795	\$43.31040
54	\$36.39547	\$39.58251	\$40.70729	\$41.39766	\$42.10403	\$42.73962	\$43.37329
55	\$36.42138	\$39.61741	\$40.76466	\$41.45704	\$42.16451	\$42.80135	\$43.43629
56	\$36.16868	\$39.35187	\$40.52147	\$41.21196	\$41.91729	\$42.55228	\$43.18542
57	\$35.91774	\$39.08811	\$40.27971	\$40.96835	\$41.67148	\$42.30468	\$42.93601
58	\$35.66855	\$38.82610	\$40.03940	\$40.72616	\$41.42712	\$42.05851	\$42.68801
59	\$35.42108	\$38.56587	\$39.80054	\$40.48541	\$41.18420	\$41.81378	\$42.44146
60	\$35.17533	\$38.30736	\$39.56311	\$40.24607	\$40.94272	\$41.57046	\$42.19635
61	\$34.93129	\$38.05061	\$39.32708	\$40.00815	\$40.70263	\$41.32857	\$41.95262
62	\$34.68893	\$37.79557	\$39.09245	\$39.77166	\$40.46396	\$41.08807	\$41.71033
63	\$35.17869	\$38.34485	\$39.69738	\$40.39014	\$41.09613	\$41.73228	\$42.36652
64	\$35.67536	\$38.90212	\$40.31170	\$41.01824	\$41.73815	\$42.38656	\$43.03304
65	\$36.17905	\$39.46749	\$40.93551	\$41.65610	\$42.39023	\$43.05112	\$43.71006
66	\$36.68983	\$40.04107	\$41.56897	\$42.30387	\$43.05248	\$43.72609	\$44.39772
67	\$37.20785	\$40.62300	\$42.21224	\$42.96173	\$43.72507	\$44.41166	\$45.09619
68	\$37.92665	\$41.42896	\$43.09658	\$43.86597	\$44.64944	\$45.35458	\$46.05761
69	\$38.65936	\$42.25091	\$43.99945	\$44.78924	\$45.59336	\$46.31752	\$47.03953
70	\$39.40621	\$43.08915	\$44.92123	\$45.73194	\$46.55720	\$47.30090	\$48.04239
71	\$40.16750	\$43.94403	\$45.86232	\$46.69449	\$47.54146	\$48.30518	\$49.06663
72	\$40.94349	\$44.81589	\$46.82315	\$47.67729	\$48.54649	\$49.33077	\$50.11269
73	\$42.40223	\$46.45544	\$48.62858	\$49.52425	\$50.43369	\$51.25598	\$52.07579
74	\$43.91295	\$48.15494	\$50.50365	\$51.44274	\$52.39426	\$53.25631	\$54.11579
75	\$45.47751	\$49.91663	\$52.45100	\$53.43556	\$54.43103	\$55.33473	\$56.23574
76	\$47.09779	\$51.74276	\$54.47344	\$55.50559	\$56.54700	\$57.49426	\$58.43870
77	\$48.77580	\$53.63571	\$56.57386	\$57.65578	\$58.74520	\$59.73806	\$60.72797
78	\$49.73647	\$54.75673	\$57.85425	\$58.97209	\$60.10147	\$61.13025	\$62.15594
79	\$50.71604	\$55.90115	\$59.16361	\$60.31844	\$61.48904	\$62.55487	\$63.61750
80	\$51.71493	\$57.06950	\$60.50260	\$61.69553	\$62.90865	\$64.01269	\$65.11343
81	\$52.73348	\$58.26226	\$61.87190	\$63.10405	\$64.36103	\$65.50450	\$66.64453
82	\$53.77211	\$59.47996	\$63.27218	\$64.54473	\$65.84694	\$67.03105	\$68.21163
83	\$54.96814	\$60.84368	\$64.82794	\$66.13794	\$67.47192	\$68.71482	\$69.95401
84	\$56.19080	\$62.23867	\$66.42197	\$67.77047	\$69.13699	\$70.44089	\$71.74087

Plan: LTC2007

Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium

Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$10.97342	\$11.56334	\$12.41891	\$13.25433	\$14.32901	\$15.30075
31	\$11.02599	\$11.61875	\$12.47849	\$13.31793	\$14.39779	\$15.37423
32	\$11.07805	\$11.67366	\$12.53748	\$13.38092	\$14.46593	\$15.44695
33	\$11.12961	\$11.72803	\$12.59588	\$13.44325	\$14.53330	\$15.51889
34	\$11.18068	\$11.78184	\$12.65367	\$13.50492	\$14.59994	\$15.58999
35	\$11.23119	\$11.83505	\$12.71081	\$13.56588	\$14.66580	\$15.66024
36	\$11.16096	\$11.76169	\$12.63372	\$13.48580	\$14.58131	\$15.57211
37	\$11.09117	\$11.68878	\$12.55711	\$13.40618	\$14.49730	\$15.48448
38	\$11.02181	\$11.61632	\$12.48095	\$13.32704	\$14.41379	\$15.39733
39	\$10.95288	\$11.54431	\$12.40526	\$13.24837	\$14.33074	\$15.31069
40	\$10.88441	\$11.47276	\$12.33004	\$13.17016	\$14.24819	\$15.22451
41	\$10.81634	\$11.40163	\$12.25526	\$13.09241	\$14.16609	\$15.13884
42	\$10.74871	\$11.33096	\$12.18094	\$13.01511	\$14.08450	\$15.05364
43	\$10.68149	\$11.26071	\$12.10706	\$12.93829	\$14.00335	\$14.96894
44	\$10.61470	\$11.19090	\$12.03365	\$12.86190	\$13.92267	\$14.88469
45	\$10.54833	\$11.12154	\$11.96067	\$12.78599	\$13.84246	\$14.80093
46	\$10.37289	\$10.93716	\$11.76373	\$12.57734	\$13.61813	\$14.56258
47	\$10.20039	\$10.75581	\$11.57006	\$12.37211	\$13.39743	\$14.32807
48	\$10.03075	\$10.57749	\$11.37953	\$12.17023	\$13.18033	\$14.09733
49	\$9.86393	\$10.40210	\$11.19217	\$11.97164	\$12.96675	\$13.87032
50	\$9.69988	\$10.22965	\$11.00788	\$11.77628	\$12.75659	\$13.64696
51	\$9.53858	\$10.06005	\$10.82665	\$11.58411	\$12.54988	\$13.42719
52	\$9.37993	\$9.89326	\$10.64837	\$11.39508	\$12.34650	\$13.21097
53	\$9.22394	\$9.72923	\$10.47304	\$11.20914	\$12.14643	\$12.99823
54	\$9.07054	\$9.56793	\$10.30059	\$11.02623	\$11.94958	\$12.78891
55	\$8.91969	\$9.40930	\$10.13100	\$10.84630	\$11.75593	\$12.58296
56	\$8.50841	\$8.97582	\$9.66497	\$10.34829	\$11.21709	\$12.00716
57	\$8.11610	\$8.56230	\$9.22036	\$9.87316	\$10.70293	\$11.45771
58	\$7.74188	\$8.16786	\$8.79623	\$9.41984	\$10.21236	\$10.93340
59	\$7.38492	\$7.79157	\$8.39157	\$8.98733	\$9.74428	\$10.43308
60	\$7.04440	\$7.43263	\$8.00556	\$8.57468	\$9.29763	\$9.95563
61	\$6.71960	\$7.09022	\$7.63730	\$8.18098	\$8.87146	\$9.50006
62	\$6.40976	\$6.76357	\$7.28598	\$7.80535	\$8.46482	\$9.06533
63	\$6.07962	\$6.41576	\$6.91233	\$7.40516	\$8.03208	\$8.60335
64	\$5.76648	\$6.08583	\$6.55785	\$7.02547	\$7.62143	\$8.16490
65	\$5.46947	\$5.77287	\$6.22155	\$6.66527	\$7.23180	\$7.74882
66	\$5.18775	\$5.47600	\$5.90250	\$6.32352	\$6.86208	\$7.35393
67	\$4.92054	\$5.19440	\$5.59980	\$5.99930	\$6.51126	\$6.97915
68	\$4.07059	\$4.29885	\$4.63752	\$4.96610	\$5.39372	\$5.78399
69	\$3.36747	\$3.55770	\$3.84058	\$4.11083	\$4.46800	\$4.79350
70	\$2.78581	\$2.94434	\$3.18061	\$3.40287	\$3.70114	\$3.97263
71	\$2.30459	\$2.43673	\$2.63406	\$2.81683	\$3.06591	\$3.29233
72	\$1.90652	\$2.01662	\$2.18140	\$2.33171	\$2.53970	\$2.72853
73	\$1.66046	\$1.75717	\$1.90202	\$2.03440	\$2.21741	\$2.38377
74	\$1.35580	\$1.43543	\$1.55481	\$1.66407	\$1.81502	\$1.95240

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$15.87477	\$16.46468	\$17.08486	\$18.22170	\$19.29172	\$20.52158
31	\$15.95103	\$16.54378	\$17.16696	\$18.30923	\$19.38439	\$20.62011
32	\$16.02650	\$16.62207	\$17.24817	\$18.39584	\$19.47601	\$20.71754
33	\$16.10116	\$16.69947	\$17.32847	\$18.48144	\$19.56658	\$20.81380
34	\$16.17495	\$16.77596	\$17.40781	\$18.56599	\$19.65600	\$20.90884
35	\$16.24783	\$16.85152	\$17.48616	\$18.64944	\$19.74426	\$21.00259
36	\$16.15808	\$16.75976	\$17.39227	\$18.55249	\$19.64430	\$20.89886
37	\$16.06885	\$16.66851	\$17.29889	\$18.45604	\$19.54483	\$20.79562
38	\$15.98009	\$16.57774	\$17.20601	\$18.36009	\$19.44587	\$20.69291
39	\$15.89181	\$16.48748	\$17.11363	\$18.26464	\$19.34740	\$20.59070
40	\$15.80405	\$16.39770	\$17.02173	\$18.16971	\$19.24945	\$20.48899
41	\$15.71677	\$16.30842	\$16.93034	\$18.07523	\$19.15197	\$20.38779
42	\$15.62996	\$16.21961	\$16.83945	\$17.98127	\$19.05501	\$20.28709
43	\$15.54361	\$16.13129	\$16.74903	\$17.88778	\$18.95853	\$20.18689
44	\$15.45777	\$16.04347	\$16.65909	\$17.79479	\$18.86254	\$20.08719
45	\$15.37239	\$15.95611	\$16.56965	\$17.70228	\$18.76703	\$19.98795
46	\$15.12645	\$15.70196	\$16.30680	\$17.42349	\$18.47287	\$19.67604
47	\$14.88444	\$15.45185	\$16.04813	\$17.14909	\$18.18333	\$19.36898
48	\$14.64630	\$15.20574	\$15.79356	\$16.87902	\$17.89832	\$19.06671
49	\$14.41196	\$14.96355	\$15.54302	\$16.61319	\$17.61778	\$18.76917
50	\$14.18139	\$14.72521	\$15.29647	\$16.35155	\$17.34164	\$18.47626
51	\$13.95451	\$14.49066	\$15.05383	\$16.09402	\$17.06982	\$18.18793
52	\$13.73124	\$14.25985	\$14.81502	\$15.84056	\$16.80226	\$17.90409
53	\$13.51154	\$14.03273	\$14.58001	\$15.59109	\$16.53890	\$17.62468
54	\$13.29537	\$13.80921	\$14.34872	\$15.34554	\$16.27967	\$17.34963
55	\$13.08266	\$13.58926	\$14.12112	\$15.10387	\$16.02450	\$17.07890
56	\$12.48512	\$12.96901	\$13.47713	\$14.41686	\$15.29671	\$16.30494
57	\$11.91487	\$12.37707	\$12.86253	\$13.76111	\$14.60198	\$15.56607
58	\$11.37068	\$11.81214	\$12.27595	\$13.13518	\$13.93880	\$14.86067
59	\$10.85132	\$11.27300	\$11.71613	\$12.53771	\$13.30574	\$14.18723
60	\$10.35571	\$10.75848	\$11.18183	\$11.96745	\$12.70144	\$13.54433
61	\$9.88272	\$10.26741	\$10.67191	\$11.42311	\$12.12456	\$12.93057
62	\$9.43133	\$9.79880	\$10.18522	\$10.90352	\$11.57390	\$12.34459
63	\$8.95054	\$9.30002	\$9.66742	\$10.35047	\$10.98815	\$11.72138
64	\$8.49426	\$8.82663	\$9.17595	\$9.82548	\$10.43202	\$11.12961
65	\$8.06124	\$8.37734	\$8.70946	\$9.32709	\$9.90405	\$10.56773
66	\$7.65031	\$7.95092	\$8.26667	\$8.85399	\$9.40278	\$10.03420
67	\$7.26030	\$7.54619	\$7.84640	\$8.40490	\$8.92689	\$9.52764
68	\$6.01518	\$6.25331	\$6.50337	\$6.96723	\$7.40386	\$7.90719
69	\$4.98359	\$5.18192	\$5.39022	\$5.77547	\$6.14067	\$6.56234
70	\$4.12891	\$4.29411	\$4.46760	\$4.78756	\$5.09300	\$5.44623
71	\$3.42082	\$3.55839	\$3.70289	\$3.96865	\$4.22406	\$4.51993
72	\$2.83415	\$2.94874	\$3.06909	\$3.28980	\$3.50339	\$3.75119
73	\$2.47707	\$2.57812	\$2.68433	\$2.87951	\$3.06838	\$3.28772
74	\$2.02969	\$2.11324	\$2.20107	\$2.36288	\$2.51943	\$2.70146



Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$22.33336	\$24.19909	\$24.76160	\$25.16470	\$25.59084	\$25.97138	\$26.35080
31	\$22.44057	\$24.31526	\$24.88198	\$25.28704	\$25.71524	\$26.09764	\$26.47889
32	\$22.54654	\$24.43004	\$25.00099	\$25.40798	\$25.83824	\$26.22245	\$26.60553
33	\$22.65119	\$24.54337	\$25.11859	\$25.52748	\$25.95975	\$26.34577	\$26.73063
34	\$22.75449	\$24.65519	\$25.23471	\$25.64549	\$26.07972	\$26.46751	\$26.85413
35	\$22.85633	\$24.76542	\$25.34926	\$25.76187	\$26.19808	\$26.58759	\$26.97594
36	\$22.74747	\$24.65023	\$25.23244	\$25.64296	\$26.07625	\$26.46345	\$26.84949
37	\$22.63915	\$24.53555	\$25.11614	\$25.52455	\$25.95498	\$26.33988	\$26.72364
38	\$22.53134	\$24.42142	\$25.00037	\$25.40672	\$25.83429	\$26.21690	\$26.59838
39	\$22.42406	\$24.30783	\$24.88513	\$25.28942	\$25.71415	\$26.09448	\$26.47370
40	\$22.31726	\$24.19474	\$24.77044	\$25.17268	\$25.59457	\$25.97264	\$26.34959
41	\$22.21098	\$24.08220	\$24.65628	\$25.05645	\$25.47554	\$25.85137	\$26.22608
42	\$22.10519	\$23.97018	\$24.54263	\$24.94077	\$25.35707	\$25.73066	\$26.10314
43	\$21.99994	\$23.85868	\$24.42952	\$24.82563	\$25.23914	\$25.61053	\$25.98079
44	\$21.89516	\$23.74768	\$24.31691	\$24.71101	\$25.12177	\$25.49092	\$25.85900
45	\$21.79090	\$23.63723	\$24.20484	\$24.59693	\$25.00495	\$25.37191	\$25.73778
46	\$21.45356	\$23.27404	\$23.84019	\$24.22620	\$24.62740	\$24.98851	\$25.34856
47	\$21.12142	\$22.91645	\$23.48104	\$23.86103	\$24.25554	\$24.61092	\$24.96524
48	\$20.79442	\$22.56433	\$23.12727	\$23.50138	\$23.88932	\$24.23902	\$24.58769
49	\$20.47251	\$22.21764	\$22.77885	\$23.14717	\$23.52862	\$23.87275	\$24.21585
50	\$20.15557	\$21.87627	\$22.43568	\$22.79827	\$23.17335	\$23.51200	\$23.84964
51	\$19.84353	\$21.54015	\$22.09768	\$22.45464	\$22.82345	\$23.15672	\$23.48899
52	\$19.53632	\$21.20919	\$21.76476	\$22.11619	\$22.47884	\$22.80679	\$23.13377
53	\$19.23388	\$20.88332	\$21.43687	\$21.78284	\$22.13943	\$22.46216	\$22.78393
54	\$18.93612	\$20.56245	\$21.11392	\$21.45452	\$21.80516	\$22.12273	\$22.43937
55	\$18.64295	\$20.24651	\$20.79583	\$21.13113	\$21.47593	\$21.78842	\$22.10003
56	\$17.80066	\$19.33462	\$19.86276	\$20.18300	\$20.51232	\$20.81096	\$21.10868
57	\$16.99643	\$18.46380	\$18.97156	\$19.27740	\$19.59197	\$19.87731	\$20.16181
58	\$16.22855	\$17.63219	\$18.12035	\$18.41243	\$18.71289	\$18.98557	\$19.25741
59	\$15.49535	\$16.83804	\$17.30731	\$17.58627	\$17.87328	\$18.13383	\$18.39360
60	\$14.79526	\$16.07966	\$16.53078	\$16.79720	\$17.07131	\$17.32029	\$17.56850
61	\$14.12683	\$15.35543	\$15.78907	\$16.04353	\$16.30534	\$16.54325	\$16.78043
62	\$13.48857	\$14.66384	\$15.08065	\$15.32365	\$15.57374	\$15.80107	\$16.02772
63	\$12.81094	\$13.93083	\$14.32733	\$14.55826	\$14.79562	\$15.01159	\$15.22695
64	\$12.16734	\$13.23447	\$13.61164	\$13.83113	\$14.05635	\$14.26159	\$14.46619
65	\$11.55607	\$12.57292	\$12.93170	\$13.14029	\$13.35405	\$13.54904	\$13.74344
66	\$10.97551	\$11.94442	\$12.28572	\$12.48396	\$12.68682	\$12.87208	\$13.05679
67	\$10.42412	\$11.34737	\$11.67201	\$11.86042	\$12.05293	\$12.22896	\$12.40445
68	\$8.65285	\$9.42384	\$9.66369	\$9.81929	\$9.97626	\$10.11983	\$10.26296
69	\$7.18255	\$7.82638	\$8.00093	\$8.12943	\$8.25741	\$8.37447	\$8.49118
70	\$5.96210	\$6.49971	\$6.62427	\$6.73038	\$6.83470	\$6.93014	\$7.02527
71	\$4.94901	\$5.39794	\$5.48447	\$5.57211	\$5.65711	\$5.73489	\$5.81242
72	\$4.10808	\$4.48291	\$4.54080	\$4.61317	\$4.68242	\$4.74579	\$4.80898
73	\$3.60435	\$3.93747	\$3.99313	\$4.05721	\$4.11870	\$4.17517	\$4.23148
74	\$2.96473	\$3.24230	\$3.29205	\$3.34527	\$3.39643	\$3.44361	\$3.49066

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$9.12622	\$9.62880	\$10.36115	\$11.09072	\$12.01208	\$12.84283
31	\$9.20959	\$9.71645	\$10.45509	\$11.19094	\$12.12015	\$12.95798
32	\$9.29338	\$9.80454	\$10.54942	\$11.29158	\$12.22868	\$13.07358
33	\$9.37759	\$9.89304	\$10.64420	\$11.39268	\$12.33766	\$13.18962
34	\$9.46218	\$9.98196	\$10.73939	\$11.49418	\$12.44704	\$13.30606
35	\$9.54720	\$10.07126	\$10.83497	\$11.59608	\$12.55681	\$13.42291
36	\$9.73418	\$10.26925	\$11.04994	\$11.82901	\$12.81142	\$13.69752
37	\$9.92484	\$10.47109	\$11.26918	\$12.06659	\$13.07120	\$13.97777
38	\$10.11924	\$10.67692	\$11.49277	\$12.30895	\$13.33623	\$14.26373
39	\$10.31743	\$10.88681	\$11.72079	\$12.55618	\$13.60664	\$14.55555
40	\$10.51952	\$11.10081	\$11.95334	\$12.80838	\$13.88255	\$14.85333
41	\$10.72554	\$11.31900	\$12.19050	\$13.06564	\$14.16403	\$15.15722
42	\$10.93561	\$11.54152	\$12.43238	\$13.32806	\$14.45122	\$15.46733
43	\$11.14981	\$11.76838	\$12.67906	\$13.59576	\$14.74424	\$15.78378
44	\$11.36818	\$11.99971	\$12.93061	\$13.86883	\$15.04321	\$16.10669
45	\$11.59083	\$12.23559	\$13.18716	\$14.14738	\$15.34823	\$16.43621
46	\$11.85362	\$12.51387	\$13.48937	\$14.47541	\$15.70674	\$16.82276
47	\$12.12237	\$12.79847	\$13.79851	\$14.81105	\$16.07363	\$17.21838
48	\$12.39720	\$13.08954	\$14.11474	\$15.15446	\$16.44909	\$17.62332
49	\$12.67825	\$13.38725	\$14.43821	\$15.50585	\$16.83333	\$18.03778
50	\$12.96570	\$13.69173	\$14.76909	\$15.86536	\$17.22653	\$18.46197
51	\$13.25966	\$14.00310	\$15.10755	\$16.23323	\$17.62890	\$18.89615
52	\$13.56026	\$14.32159	\$15.45378	\$16.60963	\$18.04070	\$19.34055
53	\$13.86770	\$14.64730	\$15.80793	\$16.99473	\$18.46210	\$19.79540
54	\$14.18211	\$14.98043	\$16.17021	\$17.38877	\$18.89334	\$20.26093
55	\$14.50364	\$15.32114	\$16.54078	\$17.79196	\$19.33466	\$20.73742
56	\$14.70843	\$15.53828	\$16.77697	\$18.05047	\$19.61784	\$21.04335
57	\$14.91613	\$15.75850	\$17.01655	\$18.31274	\$19.90517	\$21.35377
58	\$15.12675	\$15.98182	\$17.25954	\$18.57882	\$20.19670	\$21.66879
59	\$15.34035	\$16.20833	\$17.50600	\$18.84877	\$20.49251	\$21.98847
60	\$15.55696	\$16.43803	\$17.75597	\$19.12264	\$20.79262	\$22.31283
61	\$15.77664	\$16.67102	\$18.00951	\$19.40048	\$21.09716	\$22.64200
62	\$15.99942	\$16.90728	\$18.26667	\$19.68236	\$21.40615	\$22.97602
63	\$16.18679	\$17.10694	\$18.48578	\$19.92458	\$21.67371	\$23.26733
64	\$16.37637	\$17.30894	\$18.70752	\$20.16981	\$21.94465	\$23.56233
65	\$16.56814	\$17.51333	\$18.93193	\$20.41803	\$22.21893	\$23.86108
66	\$16.76217	\$17.72013	\$19.15903	\$20.66931	\$22.49667	\$24.16360
67	\$16.95848	\$17.92938	\$19.38883	\$20.92369	\$22.77787	\$24.46997
68	\$17.21851	\$18.20718	\$19.69562	\$21.26520	\$23.15747	\$24.88506
69	\$17.48255	\$18.48929	\$20.00727	\$21.61227	\$23.54341	\$25.30718
70	\$17.75063	\$18.77576	\$20.32385	\$21.96503	\$23.93578	\$25.73648
71	\$18.02280	\$19.06670	\$20.64545	\$22.32354	\$24.33469	\$26.17304
72	\$18.29917	\$19.36213	\$20.97213	\$22.68789	\$24.74024	\$26.61702
73	\$18.79889	\$19.89632	\$21.56369	\$23.35117	\$25.48011	\$27.42895
74	\$19.31227	\$20.44526	\$22.17192	\$24.03383	\$26.24212	\$28.26565
75	\$19.83964	\$21.00934	\$22.79732	\$24.73648	\$27.02691	\$29.12788
76	\$20.38144	\$21.58898	\$23.44034	\$25.45965	\$27.83515	\$30.01639
77	\$20.93803	\$22.18462	\$24.10153	\$26.20396	\$28.66759	\$30.93201
78	\$21.20724	\$22.47535	\$24.43139	\$26.58025	\$29.09500	\$31.41428
79	\$21.47993	\$22.76990	\$24.76578	\$26.96196	\$29.52879	\$31.90409
80	\$21.75612	\$23.06830	\$25.10474	\$27.34912	\$29.96904	\$32.40150
81	\$22.03585	\$23.37062	\$25.44833	\$27.74187	\$30.41585	\$32.90669
82	\$22.31919	\$23.67689	\$25.79662	\$28.14023	\$30.86934	\$33.41974
83	\$22.68757	\$24.07798	\$26.25036	\$28.64258	\$31.44121	\$34.05723
84	\$23.06202	\$24.48585	\$26.71208	\$29.15390	\$32.02366	\$34.70688

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$13.34349	\$13.84764	\$14.37705	\$15.35616	\$16.26737	\$17.31329
31	\$13.46297	\$13.97140	\$14.50535	\$15.49276	\$16.41169	\$17.46642
32	\$13.58291	\$14.09565	\$14.63405	\$15.62983	\$16.55645	\$17.62003
33	\$13.70327	\$14.22031	\$14.76324	\$15.76735	\$16.70169	\$17.77407
34	\$13.82407	\$14.34540	\$14.89279	\$15.90528	\$16.84730	\$17.92853
35	\$13.94526	\$14.47087	\$15.02277	\$16.04360	\$16.99330	\$18.08335
36	\$14.23283	\$14.77085	\$15.33601	\$16.38243	\$17.35525	\$18.47144
37	\$14.52631	\$15.07706	\$15.65574	\$16.72840	\$17.72491	\$18.86783
38	\$14.82584	\$15.38959	\$15.98217	\$17.08171	\$18.10246	\$19.27277
39	\$15.13157	\$15.70862	\$16.31539	\$17.44245	\$18.48803	\$19.68637
40	\$15.44358	\$16.03425	\$16.65557	\$17.81082	\$18.88182	\$20.10886
41	\$15.76204	\$16.36665	\$17.00284	\$18.18696	\$19.28401	\$20.54042
42	\$16.08706	\$16.70591	\$17.35732	\$18.57106	\$19.69474	\$20.98124
43	\$16.41877	\$17.05223	\$17.71922	\$18.96327	\$20.11425	\$21.43151
44	\$16.75734	\$17.40573	\$18.08867	\$19.36377	\$20.54266	\$21.89146
45	\$17.10287	\$17.76654	\$18.46581	\$19.77270	\$20.98022	\$22.36125
46	\$17.50828	\$18.18960	\$18.90708	\$20.24958	\$21.48930	\$22.90681
47	\$17.92332	\$18.62276	\$19.35890	\$20.73793	\$22.01073	\$23.46569
48	\$18.34817	\$19.06622	\$19.82150	\$21.23809	\$22.54482	\$24.03818
49	\$18.78310	\$19.52023	\$20.29516	\$21.75029	\$23.09189	\$24.62465
50	\$19.22834	\$19.98507	\$20.78016	\$22.27486	\$23.65219	\$25.22543
51	\$19.68415	\$20.46098	\$21.27671	\$22.81207	\$24.22611	\$25.84087
52	\$20.15074	\$20.94821	\$21.78516	\$23.36225	\$24.81395	\$26.47132
53	\$20.62840	\$21.44704	\$22.30575	\$23.92569	\$25.41606	\$27.11715
54	\$21.11738	\$21.95775	\$22.83879	\$24.50271	\$26.03279	\$27.77874
55	\$21.61796	\$22.48063	\$23.38456	\$25.09365	\$26.66445	\$28.45647
56	\$21.94070	\$22.81744	\$23.73624	\$25.47527	\$27.07149	\$28.89328
57	\$22.26828	\$23.15930	\$24.09321	\$25.86268	\$27.48476	\$29.33679
58	\$22.60073	\$23.50629	\$24.45555	\$26.25598	\$27.90433	\$29.78712
59	\$22.93815	\$23.85845	\$24.82335	\$26.65528	\$28.33030	\$30.24437
60	\$23.28061	\$24.21592	\$25.19667	\$27.06065	\$28.76276	\$30.70862
61	\$23.62819	\$24.57872	\$25.57561	\$27.47218	\$29.20185	\$31.18001
62	\$23.98096	\$24.94696	\$25.96024	\$27.88995	\$29.64763	\$31.65863
63	\$24.28947	\$25.27049	\$26.29946	\$28.26249	\$30.04825	\$32.09187
64	\$24.60193	\$25.59818	\$26.64311	\$28.64000	\$30.45429	\$32.53103
65	\$24.91842	\$25.93016	\$26.99127	\$29.02256	\$30.86581	\$32.97620
66	\$25.23899	\$26.26642	\$27.34394	\$29.41022	\$31.28290	\$33.42748
67	\$25.56366	\$26.60703	\$27.70125	\$29.80307	\$31.70561	\$33.88491
68	\$26.00570	\$27.07196	\$28.18991	\$30.34357	\$32.29168	\$34.52283
69	\$26.45543	\$27.54501	\$28.68721	\$30.89385	\$32.88857	\$35.17277
70	\$26.91289	\$28.02632	\$29.19327	\$31.45412	\$33.49650	\$35.83494
71	\$27.37826	\$28.51605	\$29.70826	\$32.02454	\$34.11567	\$36.50958
72	\$27.85169	\$29.01434	\$30.23234	\$32.60532	\$34.74628	\$37.19692
73	\$28.71990	\$29.93177	\$31.20267	\$33.68258	\$35.91584	\$38.47803
74	\$29.61519	\$30.87821	\$32.20412	\$34.79542	\$37.12474	\$39.80325
75	\$30.53836	\$31.85458	\$33.23772	\$35.94503	\$38.37436	\$41.17413
76	\$31.49034	\$32.86183	\$34.30449	\$37.13261	\$39.66603	\$42.59221
77	\$32.47198	\$33.90093	\$35.40549	\$38.35946	\$41.00117	\$44.05914
78	\$32.99193	\$34.45545	\$35.99510	\$39.02437	\$41.74213	\$44.87932
79	\$33.52022	\$35.01901	\$36.59454	\$39.70079	\$42.49650	\$45.71475
80	\$34.05698	\$35.59183	\$37.20397	\$40.38894	\$43.26450	\$46.56577
81	\$34.60234	\$36.17399	\$37.82352	\$41.08903	\$44.04639	\$47.43263
82	\$35.15640	\$36.76568	\$38.45340	\$41.80123	\$44.84239	\$48.31560
83	\$35.83768	\$37.48843	\$39.21159	\$42.65378	\$45.77722	\$49.34829
84	\$36.53217	\$38.22540	\$39.98473	\$43.52374	\$46.73154	\$50.40307

Plan: **LTC2007**      Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12  
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**  
**Annual Rates per \$30 of Monthly Benefit - 100 Day EP After Increase of 3.52%**

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$18.86386	\$20.45599	\$20.92349	\$21.27183	\$21.63794	\$21.96505	\$22.29120
31	\$19.03015	\$20.63582	\$21.10880	\$21.46013	\$21.82937	\$22.15930	\$22.48827
32	\$19.19690	\$20.81606	\$21.29459	\$21.64894	\$22.02135	\$22.35411	\$22.68587
33	\$19.36410	\$20.99674	\$21.48090	\$21.83824	\$22.21382	\$22.54939	\$22.88394
34	\$19.53168	\$21.17781	\$21.66766	\$22.02802	\$22.40674	\$22.74512	\$23.08248
35	\$19.69961	\$21.35922	\$21.85483	\$22.21820	\$22.60007	\$22.94126	\$23.28143
36	\$20.12709	\$21.82647	\$22.33500	\$22.70668	\$23.09666	\$23.44523	\$23.79272
37	\$20.56386	\$22.30393	\$22.82570	\$23.20590	\$23.60416	\$23.96025	\$24.31526
38	\$21.01011	\$22.79183	\$23.32721	\$23.71608	\$24.12281	\$24.48658	\$24.84925
39	\$21.46605	\$23.29042	\$23.83971	\$24.23749	\$24.65286	\$25.02449	\$25.39500
40	\$21.93186	\$23.79990	\$24.36348	\$24.77037	\$25.19455	\$25.57420	\$25.95270
41	\$22.40781	\$24.32053	\$24.89875	\$25.31496	\$25.74815	\$26.13598	\$26.52266
42	\$22.89407	\$24.85256	\$25.44582	\$25.87152	\$26.31390	\$26.71013	\$27.10516
43	\$23.39088	\$25.39622	\$26.00487	\$26.44032	\$26.89208	\$27.29686	\$27.70044
44	\$23.89847	\$25.95176	\$26.57620	\$27.02162	\$27.48299	\$27.89649	\$28.30879
45	\$24.41709	\$26.51947	\$27.16011	\$27.61571	\$28.08685	\$28.50930	\$28.93048
46	\$25.01859	\$27.17729	\$27.84757	\$28.31554	\$28.79874	\$29.23215	\$29.66430
47	\$25.63491	\$27.85141	\$28.55245	\$29.03308	\$29.52868	\$29.97336	\$30.41671
48	\$26.26642	\$28.54229	\$29.27516	\$29.76881	\$30.27709	\$30.73334	\$31.18821
49	\$26.91347	\$29.25027	\$30.01615	\$30.52320	\$31.04450	\$31.51260	\$31.97929
50	\$27.57647	\$29.97583	\$30.77593	\$31.29670	\$31.83134	\$32.31160	\$32.79044
51	\$28.25580	\$30.71937	\$31.55491	\$32.08979	\$32.63814	\$33.13087	\$33.62215
52	\$28.95188	\$31.48137	\$32.35362	\$32.90300	\$33.46537	\$33.97092	\$34.47497
53	\$29.66509	\$32.26226	\$33.17255	\$33.73680	\$34.31358	\$34.83226	\$35.34941
54	\$30.39587	\$33.06253	\$34.01221	\$34.59174	\$35.18328	\$35.71546	\$36.24603
55	\$31.14466	\$33.88264	\$34.87312	\$35.46833	\$36.07503	\$36.62103	\$37.16539
56	\$31.62790	\$34.41580	\$35.44679	\$36.05335	\$36.67160	\$37.22814	\$37.78302
57	\$32.11863	\$34.95734	\$36.02989	\$36.64798	\$37.27804	\$37.84530	\$38.41088
58	\$32.61700	\$35.50740	\$36.62258	\$37.25245	\$37.89448	\$38.47272	\$39.04921
59	\$33.12309	\$36.06612	\$37.22502	\$37.86688	\$38.52113	\$39.11052	\$39.69813
60	\$33.63700	\$36.63363	\$37.83736	\$38.49145	\$39.15815	\$39.75888	\$40.35784
61	\$34.15891	\$37.21006	\$38.45979	\$39.12632	\$39.80570	\$40.41802	\$41.02851
62	\$34.68893	\$37.79557	\$39.09245	\$39.77166	\$40.46396	\$41.08807	\$41.71033
63	\$35.17869	\$38.34485	\$39.69738	\$40.39014	\$41.09613	\$41.73228	\$42.36652
64	\$35.67536	\$38.90212	\$40.31170	\$41.01824	\$41.73815	\$42.38656	\$43.03304
65	\$36.17905	\$39.46749	\$40.93551	\$41.65610	\$42.39023	\$43.05112	\$43.71006
66	\$36.68983	\$40.04107	\$41.56897	\$42.30387	\$43.05248	\$43.72609	\$44.39772
67	\$37.20785	\$40.62300	\$42.21224	\$42.96173	\$43.72507	\$44.41166	\$45.09619
68	\$37.92665	\$41.42896	\$43.09658	\$43.86597	\$44.64944	\$45.35458	\$46.05761
69	\$38.65936	\$42.25091	\$43.99945	\$44.78924	\$45.59336	\$46.31752	\$47.03953
70	\$39.40621	\$43.08915	\$44.92123	\$45.73194	\$46.55720	\$47.30090	\$48.04239
71	\$40.16750	\$43.94403	\$45.86232	\$46.69449	\$47.54146	\$48.30518	\$49.06663
72	\$40.94349	\$44.81589	\$46.82315	\$47.67729	\$48.54649	\$49.33077	\$50.11269
73	\$42.40223	\$46.45544	\$48.62858	\$49.52425	\$50.43369	\$51.25598	\$52.07579
74	\$43.91295	\$48.15494	\$50.50365	\$51.44274	\$52.39426	\$53.25631	\$54.11579
75	\$45.47751	\$49.91663	\$52.45100	\$53.43556	\$54.43103	\$55.33473	\$56.23574
76	\$47.09779	\$51.74276	\$54.47344	\$55.50559	\$56.54700	\$57.49426	\$58.43870
77	\$48.77580	\$53.63571	\$56.57386	\$57.65578	\$58.74520	\$59.73806	\$60.72797
78	\$49.73647	\$54.75673	\$57.85425	\$58.97209	\$60.10147	\$61.13025	\$62.15594
79	\$50.71604	\$55.90115	\$59.16361	\$60.31844	\$61.48904	\$62.55487	\$63.61750
80	\$51.71493	\$57.06950	\$60.50260	\$61.69553	\$62.90865	\$64.01269	\$65.11343
81	\$52.73348	\$58.26226	\$61.87190	\$63.10405	\$64.36103	\$65.50450	\$66.64453
82	\$53.77211	\$59.47996	\$63.27218	\$64.54473	\$65.84694	\$67.03105	\$68.21163
83	\$54.96814	\$60.84368	\$64.82794	\$66.13794	\$67.47192	\$68.71482	\$69.95401
84	\$56.19080	\$62.23867	\$66.42197	\$67.77047	\$69.13699	\$70.44089	\$71.74087

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	Please see the attached Filing Letter
<b>Attachment(s):</b>	PA LSA New rate basis Filing Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Attached is the Actuarial Memorandum and Explanatory Information (A&H)
<b>Attachment(s):</b>	2018_LSAnew_ActMemo_RateStability - PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2019 IB Rate Increase Filings/CT19-221 LSA-New (Rate)		

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

Metropolitan Life Insurance Company  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Tel 860-656-3813 Fax 860-656-3805  
treilly1@metlife.com



**Thomas G. Reilly**  
Assistant Vice President  
Product Management and Compliance

September 20, 2019

Pennsylvania Insurance Department  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance –  
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2007-PA, et al and LTC2007-ML-PA,  
et al.  
NAIC Company No. is 65978  
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 3.52% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2007-PA	- authorized by your Department in 2009
LTC2007-ML-PA	- authorized by your Department in 2010

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Note that previously, a premium rate increase request of 43.65% was submitted on 1/10/17, and your Department authorized 43.65% on 3/22/17, to be phased in over a period of two (2) years.

We are submitting an actuarial memorandum and rates in support of our request.

#### **Notification to Policyholders of Premium Rate Schedule Increase**

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional

statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
  1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
  2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
  3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
    - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
    - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
    - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 3/23/17.

The contact person for this filing is:

Deborah Fountas  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3808  
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,



Thomas G. Reilly  
Assistant Vice President  
Product Management & Compliance



Metropolitan Life Insurance Company  
1300 Hall Boulevard, Bloomfield, CT 06002  
Email: [mark.newton@metlife.com](mailto:mark.newton@metlife.com)



**Mark D. Newton, FSA, MAAA**

September 17, 2019

Pennsylvania Insurance Department  
Strawberry Square Harrisburg, PA 17120

Re: LTC2007 (with applications dated after December 13, 2009)  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

#### Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
<b>Actuarial Memorandum</b> Exhibit I-A	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none"><li>• <i>Nationwide</i> experience</li><li>• Without/with proposed rate increase of 3.52%</li><li>• Weighted average statutory rate 4.00%</li></ul> LLR without rate increase – 85.2% LLR with rate increase – 81.7%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none"><li>• <i>Pennsylvania</i> experience</li><li>• Without/with proposed rate increase of 3.52%</li><li>• Weighted average statutory rate 4.00%</li></ul> LLR without rate increase – 78.9% LLR with rate increase – 75.7%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

<b>Review of Prior Correspondence</b>	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – <b>Nationwide</b> Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 6 – <b>Pennsylvania</b> Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 7 – <b>Nationwide</b> Lifetime Loss Ratio at Initial Rates Since Inception Attachment 8 – <b>Nationwide</b> Lifetime Loss Ratio at Proposed Rates Since Inception Attachment 9 – Nationwide Reserve Experience
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#### Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

#### Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

#### Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

#### Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style with a prominent "M" and "N".

Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for Life Stage Advantage Series**

**September 17, 2019**

### **Policy Forms**

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2007

These forms were developed as part of a nationwide series and were issued in Pennsylvania from February 2010 to May 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2007-PA (subsequently referred to as LTC2007) is an existing individual tax-qualified policy forms and were previously approved in 2010, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after December 13, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

### **1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### **2. Description of Benefits**

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for Life Stage Advantage Series**

**September 17, 2019**

Benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for needs assessment; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

### **4. Applicability**

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after December 13, 2009.

### **5. Actuarial Assumptions**

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2017.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for Life Stage Advantage Series

September 17, 2019

### Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

## 6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

## 7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for Life Stage Advantage Series**

**September 17, 2019**

### **8. Premiums**

Premiums are unisex, but vary by issue age, rating class, coverage amount, benefit duration the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

### **9. Issue Age Range**

These policy forms were issued up to age 84.

### **10. Area Factors**

Area factors are not used for this product.

### **11. Premium Modalization Rules**

The following modal factors are applied to the annual premium (AP):

<b>Premium Mode</b>	<b>Modal Factors</b>
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

### **12. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

### **13. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

### **14. Past and Future Policy Experience**

Nationwide and Pennsylvania experience for policy form series LTC2007 are shown in Exhibit I-A and I-B, respectively.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for Life Stage Advantage Series**

**September 17, 2019**

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2017 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

### **15. Projected Earned Premiums and Incurred Claims**

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.00%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.



# METROPOLITAN LIFE INSURANCE COMPANY

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### 16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	42.00% *	3/22/2017	19.85% 9/1/2017, 19.85% 9/1/2018

\* Implemented in two phases of 19.85% resulting in a cumulative 42.00% actuarial equivalent single rate increase

### 17. Requested Rate Increase

The company is requesting an increase of 3.52% for the policy forms listed above. Corresponding rate tables reflecting the 3.52% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after December 13, 2009.

### 18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.50%
5	1.40%

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6	1.20%
7	1.05%
8	0.95%
9+	0.90%

- c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

A similar analysis was done for the prior premium rate increase. Since then, morbidity and voluntary termination levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

### 19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

### 20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 3.52% are:

Before increase:	\$2,599
After prior authorized 19.85%/19.85% increases:	\$3,068
After current requested 3.52% increase:	\$3,176

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**21. Proposed Effective Date**

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

**22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	9%
45-49	10%
50-54	19%
55-59	26%
60-64	22%
65-69	10%
70-74	3%
75+	1%
<b>Total</b>	<b>100%</b>

By Benefit Period

<b>Benefit Period (in days)</b>	<b>%</b>
750-1,000	30%
1,250-1,500	23%
1,667-2,500	31%
2,667-3,000	8%
> 3,000	7%
<b>Total</b>	<b>100%</b>

**METROPOLITAN LIFE INSURANCE COMPANY****New York, NY****Actuarial Memorandum for Life Stage Advantage Series****September 17, 2019**By Inflation Type

<b>Inflation Type</b>	<b>%</b>
Compound 3%	32%
Compound 5%	17%
FPO	19%
GPO	5%
None	27%
Total	100%

By Gender

<b>Gender</b>	<b>%</b>
Female	60%
Male	40%
Total	100%

By Premium Payment Option

<b>Payment Option</b>	<b>%</b>
Standard	98%
Ten Year	2%
Total	100%

**23. Number of Policyholders**

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	<b>Issued Before Rate</b>		<b>Issued On or After Rate</b>	
	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>
	<b>Number of</b>	<b>2018</b>	<b>Number of</b>	<b>2018</b>
	<b>Insured</b>	<b>Annualized Premium</b>	<b>Insured</b>	<b>Annualized Premium</b>
Pennsylvania	-	-	165	\$428,755
Nationwide	1,253	\$2,899,781	4,407	\$9,219,545

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**24. Actuarial Certification**

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



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Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A  
Metropolitan Life Insurance Company  
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency				
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A									4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A									4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A									4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A									4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A									4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A									4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A									4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A									4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A									4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A									4.00%	1.4515
	2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%									4.00%	1.3957
	2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%									4.00%	1.3420
	2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%									4.00%	1.2904
	2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%									4.00%	1.2407
	2013	12,624,976	958,098	7.6%	6,261	15,061,928	1,143,036	7.6%									4.00%	1.1930
	2014	12,338,858	781,271	6.3%	6,116	14,154,407	896,227	6.3%									4.00%	1.1471
	2015	12,036,604	904,646	7.5%	6,004	13,276,614	997,843	7.5%									4.00%	1.1030
2016	11,864,837	1,831,626	15.4%	5,892	12,583,799	1,942,615	15.4%									4.00%	1.0606	
2017	11,912,001	2,133,522	17.9%	5,783	12,147,905	2,175,775	17.9%									4.00%	1.0198	
Projected Future Experience	2018	13,264,557	1,972,500	14.9%	5,650	13,006,968	1,934,195	14.9%	1.1840	N/A	0.0229	N/A	0.977	0.975		4.00%	0.9806	
	2019	15,186,063	2,261,362	14.9%	5,525	14,318,423	2,132,162	14.9%	1.3959	N/A	0.0221	N/A	0.978	0.971		4.00%	0.9429	
	2020	14,852,329	2,604,001	17.5%	5,406	13,465,150	2,360,792	17.5%	1.4364	N/A	0.0216	N/A	0.978	0.950		4.00%	0.9066	
	2021	14,107,480	3,008,501	21.3%	5,288	12,297,951	2,622,609	21.3%	1.4364	N/A	0.0217	N/A	0.978	0.950		4.00%	0.8717	
	2022	13,698,767	3,485,213	25.4%	5,168	11,482,368	2,921,321	25.4%	1.4364	N/A	0.0228	N/A	0.977	0.971		4.00%	0.8382	
	2023	13,291,064	4,043,020	30.4%	5,044	10,712,144	3,258,536	30.4%	1.4364	N/A	0.0240	N/A	0.976	0.970		4.00%	0.8060	
	2024	12,870,774	4,685,547	36.4%	4,916	9,974,427	3,631,145	36.4%	1.4364	N/A	0.0253	N/A	0.975	0.968		4.00%	0.7750	
	2025	12,437,489	5,416,745	43.6%	4,784	9,267,928	4,036,346	43.6%	1.4364	N/A	0.0269	N/A	0.973	0.966		4.00%	0.7452	
	2026	11,990,925	6,239,113	52.0%	4,648	8,591,506	4,470,329	52.0%	1.4364	N/A	0.0284	N/A	0.972	0.964		4.00%	0.7165	
	2027	11,531,340	7,151,499	62.0%	4,507	7,944,436	4,926,975	62.0%	1.4364	N/A	0.0303	N/A	0.970	0.962		4.00%	0.6889	
	2028	11,058,675	8,148,044	73.7%	4,362	7,325,766	5,397,632	73.7%	1.4364	N/A	0.0322	N/A	0.968	0.959		4.00%	0.6624	
	2029	10,573,984	9,228,338	87.3%	4,213	6,735,274	5,878,142	87.3%	1.4364	N/A	0.0342	N/A	0.966	0.956		4.00%	0.6370	
	2030	10,078,174	10,378,004	103.0%	4,059	6,172,557	6,356,193	103.0%	1.4364	N/A	0.0365	N/A	0.964	0.953		4.00%	0.6125	
	2031	9,573,017	11,590,394	121.1%	3,902	5,637,658	6,825,715	121.1%	1.4364	N/A	0.0388	N/A	0.961	0.950		4.00%	0.5889	
	2032	9,060,283	12,847,129	141.8%	3,741	5,130,484	7,274,827	141.8%	1.4364	N/A	0.0412	N/A	0.959	0.946		4.00%	0.5663	
	2033	8,542,274	14,132,752	165.4%	3,576	4,651,111	7,695,024	165.4%	1.4364	N/A	0.0440	N/A	0.956	0.943		4.00%	0.5445	
	2034	8,021,157	15,412,722	192.2%	3,409	4,199,397	8,069,177	192.2%	1.4364	N/A	0.0468	N/A	0.953	0.939		4.00%	0.5235	
	2035	7,499,856	16,654,612	222.1%	3,239	3,775,457	8,383,996	222.1%	1.4364	N/A	0.0498	N/A	0.950	0.935		4.00%	0.5034	
	2036	6,981,538	17,839,708	255.5%	3,068	3,379,359	8,635,171	255.5%	1.4364	N/A	0.0529	N/A	0.947	0.931		4.00%	0.4840	
	2037	6,469,186	18,945,786	292.9%	2,896	3,010,922	8,817,846	292.9%	1.4364	N/A	0.0561	N/A	0.944	0.927		4.00%	0.4654	
	2038	5,965,961	19,937,670	334.2%	2,724	2,669,912	8,922,590	334.2%	1.4364	N/A	0.0595	N/A	0.941	0.922		4.00%	0.4475	
	2039	5,474,985	20,765,026	379.3%	2,552	2,355,950	8,935,434	379.3%	1.4364	N/A	0.0630	N/A	0.937	0.918		4.00%	0.4303	
	2040	4,999,408	21,440,311	428.9%	2,382	2,068,561	8,871,171	428.9%	1.4364	N/A	0.0666	N/A	0.933	0.913		4.00%	0.4138	
	2041	4,542,014	21,936,429	483.0%	2,215	1,807,028	8,727,351	483.0%	1.4364	N/A	0.0702	N/A	0.930	0.909		4.00%	0.3978	
	2042	4,105,098	22,256,473	542.2%	2,051	1,570,387	8,514,115	542.2%	1.4364	N/A	0.0740	N/A	0.926	0.904		4.00%	0.3825	
	2043	3,690,570	22,366,819	606.1%	1,891	1,357,511	8,227,238	606.1%	1.4364	N/A	0.0778	N/A	0.922	0.899		4.00%	0.3678	
	2044	3,300,208	22,283,374	675.2%	1,737	1,167,234	7,881,293	675.2%	1.4364	N/A	0.0817	N/A	0.918	0.894		4.00%	0.3537	
	2045	2,935,392	22,020,872	750.2%	1,588	998,273	7,488,894	750.2%	1.4364	N/A	0.0856	N/A	0.914	0.889		4.00%	0.3401	
	2046	2,596,959	21,563,513	830.3%	1,446	849,210	7,051,303	830.3%	1.4364	N/A	0.0894	N/A	0.911	0.885		4.00%	0.3270	
	2047	2,285,227	20,971,095	917.7%	1,311	718,532	6,593,828	917.7%	1.4364	N/A	0.0934	N/A	0.907	0.880		4.00%	0.3144	
	2048	1,999,948	20,230,488	1011.6%	1,184	604,647	6,116,310	1011.6%	1.4364	N/A	0.0973	N/A	0.903	0.875		4.00%	0.3023	
	2049	1,740,942	19,328,565	1110.2%	1,064	506,097	5,618,876	1110.2%	1.4364	N/A	0.1010	N/A	0.899	0.870		4.00%	0.2907	
	2050	1,507,082	18,341,225	1217.0%	952	421,263	5,126,782	1217.0%	1.4364	N/A	0.1048	N/A	0.895	0.866		4.00%	0.2795	
	2051	1,297,857	17,265,985	1330.3%	849	348,827	4,640,604	1330.3%	1.4364	N/A	0.1087	N/A	0.891	0.861		4.00%	0.2688	
	2052	1,111,957	16,117,787	1449.5%	754	287,368	4,165,386	1449.5%	1.4364	N/A	0.1123	N/A	0.888	0.857		4.00%	0.2584	
	2053	947,920	14,934,255	1575.5%	666	235,553	3,711,077	1575.5%	1.4364	N/A	0.1160	N/A	0.884	0.852		4.00%	0.2485	
	2054	804,080	13,733,596	1708.0%	587	192,124	3,281,462	1708.0%	1.4364	N/A	0.1191	N/A	0.881	0.848		4.00%	0.2389	
	2055	678,816	12,546,233	1848.3%	515	155,956	2,882,459	1848.3%	1.4364	N/A	0.1226	N/A	0.877	0.844		4.00%	0.2297	
	2056	570,607	11,394,815	1997.0%	450	126,053	2,517,235	1997.0%	1.4364	N/A	0.1259	N/A	0.874	0.841		4.00%	0.2209	
	2057	477,620	10,283,153	2153.0%	392	101,453	2,184,286	2153.0%	1.4364	N/A	0.1289	N/A	0.871	0.837		4.00%	0.2124	
	2058	398,195	9,234,014	2319.0%	340	81,329	1,885,994	2319.0%	1.4364	N/A	0.1319	N/A	0.868	0.834		4.00%	0.2042	
	2059	330,608	8,234,278	2490.7%	294	64,928	1,617,119	2490.7%	1.4364	N/A	0.1348	N/A	0.865	0.830		4.00%	0.1964	
	2060	273,461	7,309,759	2673.0%	254	51,639	1,380,340	2673.0%	1.4364	N/A	0.1369	N/A	0.863	0.827		4.00%	0.1888	
	2061	225,356	6,446,098	2860.4%	219	40,918	1,170,433	2860.4%	1.4364	N/A	0.1398	N/A	0.860	0.824		4.00%	0.1816	
	2062	185,095	5,655,950	3055.7%	187	32,315	987,465	3055.7%	1.4364	N/A	0.1422	N/A	0.858	0.821		4.00%	0.1746	

Exhibit I-A  
Metropolitan Life Insurance Company  
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 3.52% Future Increase  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%								4.00%	1.3957
	2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%								4.00%	1.3420
	2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%								4.00%	1.2904
	2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%								4.00%	1.2407
	2013	12,624,976	958,098	7.6%	6,261	15,061,928	1,143,036	7.6%								4.00%	1.1930
	2014	12,338,858	781,271	6.3%	6,116	14,154,407	896,227	6.3%								4.00%	1.1471
2015	12,036,604	904,646	7.5%	6,004	13,276,614	997,843	7.5%								4.00%	1.1030	
2016	11,864,837	1,831,626	15.4%	5,892	12,583,799	1,942,615	15.4%								4.00%	1.0606	
2017	11,912,001	2,133,522	17.9%	5,783	12,147,905	2,175,775	17.9%								4.00%	1.0198	
Projected Future Experience	2018	13,264,557	1,972,500	14.9%	5,650	13,006,968	1,934,195	14.9%	1.1840	1.0000	0.0229	1.0000	0.977	0.975	4.00%	0.9806	
	2019	15,186,063	2,261,362	14.9%	5,525	14,318,423	2,132,162	14.9%	1.3959	1.0000	0.0221	1.0000	0.978	0.971	4.00%	0.9429	
	2020	14,712,295	2,535,141	17.2%	5,319	13,338,195	2,298,363	17.2%	1.4615	0.9894	0.0373	0.9840	0.963	0.950	4.00%	0.9066	
	2021	13,831,349	2,849,319	20.6%	5,118	12,057,238	2,483,844	20.6%	1.4870	0.9786	0.0379	0.9678	0.962	0.950	4.00%	0.8717	
	2022	13,430,636	3,300,807	24.6%	5,002	11,257,619	2,766,751	24.6%	1.4870	0.9786	0.0228	0.9678	0.977	0.971	4.00%	0.8382	
	2023	13,030,913	3,829,100	29.4%	4,881	10,502,471	3,086,124	29.4%	1.4870	0.9786	0.0240	0.9678	0.976	0.970	4.00%	0.8060	
	2024	12,618,850	4,437,630	35.2%	4,758	9,779,194	3,439,018	35.2%	1.4870	0.9786	0.0253	0.9678	0.975	0.968	4.00%	0.7750	
	2025	12,194,045	5,130,140	42.1%	4,630	9,086,524	3,822,779	42.1%	1.4870	0.9786	0.0269	0.9678	0.973	0.966	4.00%	0.7452	
	2026	11,756,222	5,908,996	50.3%	4,498	8,423,341	4,233,800	50.3%	1.4870	0.9786	0.0284	0.9678	0.972	0.964	4.00%	0.7165	
	2027	11,305,633	6,773,106	59.9%	4,362	7,788,936	4,666,284	59.9%	1.4870	0.9786	0.0303	0.9678	0.970	0.962	4.00%	0.6889	
	2028	10,842,219	7,716,923	71.2%	4,222	7,182,376	5,112,039	71.2%	1.4870	0.9786	0.0322	0.9678	0.968	0.959	4.00%	0.6624	
	2029	10,367,015	8,740,058	84.3%	4,077	6,603,442	5,567,124	84.3%	1.4870	0.9786	0.0342	0.9678	0.966	0.956	4.00%	0.6370	
	2030	9,880,910	9,828,894	99.5%	3,929	6,051,739	6,019,881	99.5%	1.4870	0.9786	0.0365	0.9678	0.964	0.953	4.00%	0.6125	
	2031	9,385,641	10,977,136	117.0%	3,776	5,527,310	6,464,560	117.0%	1.4870	0.9786	0.0388	0.9678	0.961	0.950	4.00%	0.5889	
	2032	8,882,943	12,167,376	137.0%	3,620	5,030,063	6,889,909	137.0%	1.4870	0.9786	0.0412	0.9678	0.959	0.946	4.00%	0.5663	
	2033	8,375,072	13,384,976	159.8%	3,461	4,560,073	7,287,873	159.8%	1.4870	0.9786	0.0440	0.9678	0.956	0.943	4.00%	0.5445	
	2034	7,864,156	14,597,221	185.6%	3,299	4,117,200	7,642,229	185.6%	1.4870	0.9786	0.0468	0.9678	0.953	0.939	4.00%	0.5235	
	2035	7,353,059	15,773,401	214.5%	3,135	3,701,558	7,940,391	214.5%	1.4870	0.9786	0.0498	0.9678	0.950	0.935	4.00%	0.5034	
	2036	6,844,885	16,895,792	246.8%	2,969	3,313,213	8,178,276	246.8%	1.4870	0.9786	0.0529	0.9678	0.947	0.931	4.00%	0.4840	
	2037	6,342,562	17,943,347	282.9%	2,803	2,951,988	8,351,286	282.9%	1.4870	0.9786	0.0561	0.9678	0.944	0.927	4.00%	0.4654	
	2038	5,849,187	18,882,749	322.8%	2,636	2,617,653	8,450,488	322.8%	1.4870	0.9786	0.0595	0.9678	0.941	0.922	4.00%	0.4475	
	2039	5,367,821	19,666,329	366.4%	2,470	2,309,837	8,462,652	366.4%	1.4870	0.9786	0.0630	0.9678	0.937	0.918	4.00%	0.4303	
	2040	4,901,552	20,305,885	414.3%	2,306	2,028,073	8,401,789	414.3%	1.4870	0.9786	0.0666	0.9678	0.933	0.913	4.00%	0.4138	
	2041	4,453,111	20,775,752	466.5%	2,144	1,771,659	8,265,579	466.5%	1.4870	0.9786	0.0702	0.9678	0.930	0.909	4.00%	0.3978	
	2042	4,024,747	21,078,862	523.7%	1,985	1,539,649	8,063,626	523.7%	1.4870	0.9786	0.0740	0.9678	0.926	0.904	4.00%	0.3825	
	2043	3,618,333	21,183,370	585.4%	1,831	1,330,940	7,791,927	585.4%	1.4870	0.9786	0.0778	0.9678	0.922	0.899	4.00%	0.3678	
	2044	3,235,612	21,104,340	652.3%	1,681	1,144,387	7,464,286	652.3%	1.4870	0.9786	0.0817	0.9678	0.918	0.894	4.00%	0.3537	
	2045	2,877,937	20,855,727	724.7%	1,537	978,733	7,092,650	724.7%	1.4870	0.9786	0.0856	0.9678	0.914	0.889	4.00%	0.3401	
	2046	2,546,127	20,422,568	802.1%	1,400	832,588	6,678,212	802.1%	1.4870	0.9786	0.0894	0.9678	0.911	0.885	4.00%	0.3270	
	2047	2,240,498	19,861,496	886.5%	1,269	704,468	6,244,942	886.5%	1.4870	0.9786	0.0934	0.9678	0.907	0.880	4.00%	0.3144	
	2048	1,960,802	19,160,074	977.2%	1,145	592,812	5,792,691	977.2%	1.4870	0.9786	0.0973	0.9678	0.903	0.875	4.00%	0.3023	
	2049	1,706,865	18,305,872	1072.5%	1,030	496,191	5,321,576	1072.5%	1.4870	0.9786	0.1010	0.9678	0.899	0.870	4.00%	0.2907	
	2050	1,477,583	17,370,774	1175.6%	922	413,017	4,855,519	1175.6%	1.4870	0.9786	0.1048	0.9678	0.895	0.866	4.00%	0.2795	
	2051	1,272,454	16,352,426	1285.1%	822	341,999	4,395,065	1285.1%	1.4870	0.9786	0.1087	0.9678	0.891	0.861	4.00%	0.2688	
	2052	1,090,192	15,264,980	1400.2%	729	281,743	3,944,991	1400.2%	1.4870	0.9786	0.1123	0.9678	0.888	0.857	4.00%	0.2584	
	2053	929,366	14,144,070	1521.9%	645	230,942	3,514,721	1521.9%	1.4870	0.9786	0.1160	0.9678	0.884	0.852	4.00%	0.2485	
	2054	788,342	13,006,939	1649.9%	568	188,364	3,107,837	1649.9%	1.4870	0.9786	0.1191	0.9678	0.881	0.848	4.00%	0.2389	
	2055	665,530	11,882,400	1785.4%	498	152,903	2,729,945	1785.4%	1.4870	0.9786	0.1226	0.9678	0.877	0.844	4.00%	0.2297	
	2056	559,438	10,791,905	1929.1%	436	123,586	2,384,046	1929.1%	1.4870	0.9786	0.1259	0.9678	0.874	0.841	4.00%	0.2209	
	2057	468,271	9,739,062	2079.8%	379	99,467	2,068,713	2079.8%	1.4870	0.9786	0.1289	0.9678	0.871	0.837	4.00%	0.2124	
	2058	390,401	8,745,434	2240.1%	329	79,737	1,786,204	2240.1%	1.4870	0.9786	0.1319	0.9678	0.868	0.834	4.00%	0.2042	
	2059	324,136	7,798,595	2406.0%	285	63,657	1,531,556	2406.0%	1.4870	0.9786	0.1348	0.9678	0.865	0.830	4.00%	0.1964	
	2060	268,109	6,922,993	2582.2%	246	50,628	1,307,305	2582.2%	1.4870	0.9786	0.1369	0.9678	0.863	0.827	4.00%	0.1888	
	2061	220,945	6,105,029	2763.1%	212	40,118	1,108,504	2763.1%	1.4870	0.9786	0.1398	0.9678	0.860	0.824	4.00%</		

**Exhibit II-A**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2007**

1	Accumulated value of initial earned premium	109,283,326	x	58%	=	63,384,329
2a	Accumulated value of earned premium	109,715,093				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	431,767		85%	=	367,002
3	Present value of future projected initial earned premium	127,536,880		58%	=	73,971,391
4a	Present value of future projected premium	177,154,332				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	49,617,452		85%	=	42,174,834
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>179,897,555</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					8,081,060
6b	Present value of future projected incurred claims without the inclusion of active life reserves					226,403,664
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>234,484,724</b>
8	Test: 7 is not less than 5					TRUE



Exhibit I-B  
Metropolitan Life Insurance Company  
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases)  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	-	-	N/A	-	-	-	N/A								4.00%	1.3957
	2010	106,387	-	0.0%	134	142,771	-	0.0%								4.00%	1.3420
	2011	400,791	-	0.0%	211	517,171	-	0.0%								4.00%	1.2904
	2012	407,549	-	0.0%	204	505,666	-	0.0%								4.00%	1.2407
	2013	399,925	-	0.0%	198	477,121	-	0.0%								4.00%	1.1930
	2014	391,023	-	0.0%	189	448,558	-	0.0%								4.00%	1.1471
2015	379,639	4,281	1.1%	185	418,749	4,722	1.1%								4.00%	1.1030	
2016	380,586	880	0.2%	185	403,648	933	0.2%								4.00%	1.0606	
2017	377,426	120,061	31.8%	181	384,900	122,438	31.8%								4.00%	1.0198	
Projected Future Experience	2018	397,963	36,169	9.1%	177	390,234	35,466	9.1%	1.1840	N/A	0.0209	N/A	0.979	0.923	4.00%	0.9806	
	2019	458,416	40,801	8.9%	174	432,225	38,470	8.9%	1.3959	N/A	0.0199	N/A	0.980	0.977	4.00%	0.9429	
	2020	461,297	46,736	10.1%	170	418,213	42,371	10.1%	1.4364	N/A	0.0189	N/A	0.981	0.978	4.00%	0.9066	
	2021	451,418	54,289	12.0%	167	393,516	47,325	12.0%	1.4364	N/A	0.0187	N/A	0.981	0.979	4.00%	0.8717	
	2022	441,752	63,884	14.5%	164	370,278	53,548	14.5%	1.4364	N/A	0.0194	N/A	0.981	0.979	4.00%	0.8382	
	2023	431,805	75,861	17.6%	161	348,020	61,141	17.6%	1.4364	N/A	0.0206	N/A	0.979	0.977	4.00%	0.8060	
	2024	421,479	90,580	21.5%	157	326,633	70,196	21.5%	1.4364	N/A	0.0216	N/A	0.978	0.976	4.00%	0.7750	
	2025	410,724	108,333	26.4%	154	306,055	80,725	26.4%	1.4364	N/A	0.0230	N/A	0.977	0.974	4.00%	0.7452	
	2026	399,503	129,392	32.4%	150	286,244	92,709	32.4%	1.4364	N/A	0.0242	N/A	0.976	0.973	4.00%	0.7165	
	2027	387,783	154,034	39.7%	146	267,160	106,120	39.7%	1.4364	N/A	0.0258	N/A	0.974	0.971	4.00%	0.6889	
	2028	375,536	182,488	48.6%	142	248,772	120,888	48.6%	1.4364	N/A	0.0276	N/A	0.972	0.968	4.00%	0.6624	
	2029	362,750	214,765	59.2%	138	231,059	136,798	59.2%	1.4364	N/A	0.0292	N/A	0.971	0.966	4.00%	0.6370	
	2030	349,416	251,025	71.8%	133	214,006	153,745	71.8%	1.4364	N/A	0.0314	N/A	0.969	0.963	4.00%	0.6125	
	2031	335,544	291,590	86.9%	129	197,606	171,720	86.9%	1.4364	N/A	0.0336	N/A	0.966	0.960	4.00%	0.5889	
	2032	321,143	335,288	104.4%	124	181,851	189,861	104.4%	1.4364	N/A	0.0359	N/A	0.964	0.957	4.00%	0.5663	
	2033	306,254	382,511	124.9%	120	166,749	208,270	124.9%	1.4364	N/A	0.0386	N/A	0.961	0.954	4.00%	0.5445	
	2034	290,912	432,094	148.5%	115	152,304	226,219	148.5%	1.4364	N/A	0.0412	N/A	0.959	0.950	4.00%	0.5235	
	2035	275,183	481,896	175.1%	110	138,528	242,588	175.1%	1.4364	N/A	0.0441	N/A	0.956	0.946	4.00%	0.5034	
	2036	259,161	532,349	205.4%	104	125,445	257,680	205.4%	1.4364	N/A	0.0473	N/A	0.953	0.942	4.00%	0.4840	
	2037	242,920	582,156	239.6%	99	113,061	270,950	239.6%	1.4364	N/A	0.0505	N/A	0.950	0.937	4.00%	0.4654	
	2038	226,565	625,349	276.0%	94	101,393	279,859	276.0%	1.4364	N/A	0.0543	N/A	0.946	0.933	4.00%	0.4475	
	2039	210,267	665,668	316.6%	88	90,480	286,445	316.6%	1.4364	N/A	0.0577	N/A	0.942	0.928	4.00%	0.4303	
	2040	194,115	701,078	361.2%	83	80,317	290,079	361.2%	1.4364	N/A	0.0618	N/A	0.938	0.923	4.00%	0.4138	
	2041	178,236	731,557	410.4%	77	70,911	291,048	410.4%	1.4364	N/A	0.0655	N/A	0.934	0.918	4.00%	0.3978	
	2042	162,746	754,690	463.7%	72	62,258	288,703	463.7%	1.4364	N/A	0.0701	N/A	0.930	0.913	4.00%	0.3825	
	2043	147,764	765,176	517.8%	67	54,353	281,456	517.8%	1.4364	N/A	0.0742	N/A	0.926	0.908	4.00%	0.3678	
	2044	133,432	767,293	575.0%	61	47,193	271,380	575.0%	1.4364	N/A	0.0785	N/A	0.922	0.903	4.00%	0.3537	
	2045	119,839	761,747	635.6%	56	40,755	259,056	635.6%	1.4364	N/A	0.0827	N/A	0.917	0.898	4.00%	0.3401	
	2046	107,053	749,832	700.4%	51	35,007	245,196	700.4%	1.4364	N/A	0.0877	N/A	0.912	0.893	4.00%	0.3270	
	2047	95,131	729,125	766.4%	47	29,912	229,255	766.4%	1.4364	N/A	0.0910	N/A	0.909	0.889	4.00%	0.3144	
	2048	84,129	703,246	835.9%	42	25,435	212,613	835.9%	1.4364	N/A	0.0961	N/A	0.904	0.884	4.00%	0.3023	
	2049	74,044	672,768	908.6%	38	21,525	195,576	908.6%	1.4364	N/A	0.0999	N/A	0.900	0.880	4.00%	0.2907	
	2050	64,870	636,320	980.9%	34	18,133	177,866	980.9%	1.4364	N/A	0.1044	N/A	0.896	0.876	4.00%	0.2795	
	2051	56,602	596,377	1053.6%	30	15,213	160,289	1053.6%	1.4364	N/A	0.1075	N/A	0.893	0.873	4.00%	0.2688	
	2052	49,209	555,641	1129.1%	27	12,717	143,596	1129.1%	1.4364	N/A	0.1112	N/A	0.889	0.869	4.00%	0.2584	
	2053	42,636	514,286	1206.2%	24	10,595	127,797	1206.2%	1.4364	N/A	0.1151	N/A	0.885	0.866	4.00%	0.2485	
	2054	36,833	471,547	1280.2%	21	8,801	112,670	1280.2%	1.4364	N/A	0.1184	N/A	0.882	0.864	4.00%	0.2389	
	2055	31,747	430,755	1356.8%	19	7,294	98,965	1356.8%	1.4364	N/A	0.1210	N/A	0.879	0.862	4.00%	0.2297	
	2056	27,316	393,661	1441.1%	16	6,034	86,964	1441.1%	1.4364	N/A	0.1242	N/A	0.876	0.860	4.00%	0.2209	
	2057	23,470	356,172	1517.6%	14	4,985	75,656	1517.6%	1.4364	N/A	0.1252	N/A	0.875	0.859	4.00%	0.2124	
	2058	20,160	321,827	1596.4%	12	4,118	65,731	1596.4%	1.4364	N/A	0.1283	N/A	0.872	0.859	4.00%	0.2042	
	2059	17,313	291,138	1681.6%	11	3,400	57,176	1681.6%	1.4364	N/A	0.1285	N/A	0.871	0.859	4.00%	0.1964	
	2060	14,879	263,899	1773.6%	9	2,810	49,833	1773.6%	1.4364	N/A	0.1317	N/A	0.868	0.859	4.00%	0.1888	
	2061	12,789	242,558	1896.6%	8	2,322	44,042	1896.6%	1.4364	N/A	0.1303	N/A	0.870	0.860	4.00%	0.1816	
	2062	11,004	223,701	2033.0%	7	1,921	39,056	2033.0%	1.4364	N/A	0.1327	N/A	0.867	0.860	4.00%	0.1746	
	2063	9,478	204,502	2157.8%	6	1,591	34,331	2157.8%	1.4364	N/A	0.1303	N/A	0.870	0.861	4.00%	0.1679	
	2064	8,169	188,713	2310.0%	5	1,319	30,461	2310.0%	1.4364	N/A	0.1303	N/A	0.870	0.862	4.00%	0.1614	
	2065	7,045	175,377	2489.3%	5	1,093	27,220	2489.3%	1.4364	N/A	0.1348	N/A	0.865	0.862	4.00%	0.1552	
	2066	6,076	165,766	2728.3%	4	907	24,739	2728.3%	1.4364	N/A	0.1277	N/A	0.872	0.862	4.00%	0.1492	
	2067	5,233	155,791	2977.1%	4	751	22,356	2977.1%	1.4364	N/A	0.1315	N/A	0.868	0.861	4.00%	0.1435	
	2068	4,496	147,145	3272.5%	3	620	20,303	3272.5%	1.4364	N/A	0.1343	N/A	0.866	0.859	4.00%	0.1380	
	2069	3,851	138,348	3592.9%	3	511											

Exhibit I-B  
Metropolitan Life Insurance Company  
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 3.52% Future Increase  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	-	-	N/A	-	-	-	N/A								4.00%	1.3957
	2010	106,387	-	0.0%	134	142,771	-	0.0%								4.00%	1.3420
	2011	400,791	-	0.0%	211	517,171	-	0.0%								4.00%	1.2904
	2012	407,549	-	0.0%	204	505,666	-	0.0%								4.00%	1.2407
	2013	399,925	-	0.0%	198	477,121	-	0.0%								4.00%	1.1930
	2014	391,023	-	0.0%	189	448,558	-	0.0%								4.00%	1.1471
2015	379,639	4,281	1.1%	185	418,749	4,722	1.1%								4.00%	1.1030	
2016	380,586	880	0.2%	185	403,648	933	0.2%								4.00%	1.0606	
2017	377,426	120,061	31.8%	181	384,900	122,438	31.8%								4.00%	1.0198	
Projected Future Experience	2018	397,963	36,169	9.1%	177	390,234	35,466	9.1%	1.1840	1.0000	0.0209	1.0000	0.979	0.923	4.00%	0.9806	
	2019	458,416	40,801	8.9%	174	432,225	38,470	8.9%	1.3959	1.0000	0.0199	1.0000	0.980	0.977	4.00%	0.9429	
	2020	456,948	45,500	10.0%	168	414,270	41,251	10.0%	1.4615	0.9894	0.0346	0.9840	0.965	0.978	4.00%	0.9066	
	2021	442,582	51,416	11.6%	162	385,813	44,821	11.6%	1.4870	0.9786	0.0348	0.9678	0.965	0.979	4.00%	0.8717	
	2022	433,105	60,504	14.0%	159	363,031	50,715	14.0%	1.4870	0.9786	0.0194	0.9678	0.981	0.979	4.00%	0.8382	
	2023	423,353	71,847	17.0%	155	341,208	57,906	17.0%	1.4870	0.9786	0.0206	0.9678	0.979	0.977	4.00%	0.8060	
	2024	413,229	85,787	20.8%	152	320,239	66,482	20.8%	1.4870	0.9786	0.0216	0.9678	0.978	0.976	4.00%	0.7750	
	2025	402,685	102,601	25.5%	149	300,065	76,454	25.5%	1.4870	0.9786	0.0230	0.9678	0.977	0.974	4.00%	0.7452	
	2026	391,683	122,546	31.3%	145	280,641	87,804	31.3%	1.4870	0.9786	0.0242	0.9678	0.976	0.973	4.00%	0.7165	
	2027	380,192	145,883	38.4%	141	261,931	100,505	38.4%	1.4870	0.9786	0.0258	0.9678	0.974	0.971	4.00%	0.6889	
	2028	368,186	172,833	46.9%	137	243,903	114,492	46.9%	1.4870	0.9786	0.0276	0.9678	0.972	0.968	4.00%	0.6624	
	2029	355,649	203,402	57.2%	133	226,537	129,560	57.2%	1.4870	0.9786	0.0292	0.9678	0.971	0.966	4.00%	0.6370	
	2030	342,577	237,743	69.4%	129	209,817	145,610	69.4%	1.4870	0.9786	0.0314	0.9678	0.969	0.963	4.00%	0.6125	
	2031	328,976	276,161	83.9%	125	193,738	162,635	83.9%	1.4870	0.9786	0.0336	0.9678	0.966	0.960	4.00%	0.5889	
	2032	314,857	317,548	100.9%	120	178,291	179,815	100.9%	1.4870	0.9786	0.0359	0.9678	0.964	0.957	4.00%	0.5663	
	2033	300,259	362,272	120.7%	116	163,486	197,250	120.7%	1.4870	0.9786	0.0386	0.9678	0.961	0.954	4.00%	0.5445	
	2034	285,218	409,232	143.5%	111	149,323	214,249	143.5%	1.4870	0.9786	0.0412	0.9678	0.959	0.950	4.00%	0.5235	
	2035	269,797	456,398	169.2%	106	135,817	229,753	169.2%	1.4870	0.9786	0.0441	0.9678	0.956	0.946	4.00%	0.5034	
	2036	254,089	504,182	198.4%	101	122,990	244,046	198.4%	1.4870	0.9786	0.0473	0.9678	0.953	0.942	4.00%	0.4840	
	2037	238,165	551,353	231.5%	96	110,848	256,614	231.5%	1.4870	0.9786	0.0505	0.9678	0.950	0.937	4.00%	0.4654	
	2038	222,130	592,261	266.6%	91	99,409	265,051	266.6%	1.4870	0.9786	0.0543	0.9678	0.946	0.933	4.00%	0.4475	
	2039	206,151	630,447	305.8%	85	88,709	271,289	305.8%	1.4870	0.9786	0.0577	0.9678	0.942	0.928	4.00%	0.4303	
	2040	190,316	663,983	348.9%	80	78,745	274,731	348.9%	1.4870	0.9786	0.0618	0.9678	0.938	0.923	4.00%	0.4138	
	2041	174,747	692,850	396.5%	75	69,523	275,649	396.5%	1.4870	0.9786	0.0655	0.9678	0.934	0.918	4.00%	0.3978	
	2042	159,561	714,758	448.0%	70	61,039	273,428	448.0%	1.4870	0.9786	0.0701	0.9678	0.930	0.913	4.00%	0.3825	
	2043	144,872	724,690	500.2%	65	53,289	266,564	500.2%	1.4870	0.9786	0.0742	0.9678	0.926	0.908	4.00%	0.3678	
	2044	130,821	726,694	555.5%	59	46,269	257,021	555.5%	1.4870	0.9786	0.0785	0.9678	0.922	0.903	4.00%	0.3537	
	2045	117,493	721,443	614.0%	55	39,957	245,349	614.0%	1.4870	0.9786	0.0827	0.9678	0.917	0.898	4.00%	0.3401	
	2046	104,958	710,158	676.6%	50	34,321	232,223	676.6%	1.4870	0.9786	0.0877	0.9678	0.912	0.893	4.00%	0.3270	
	2047	93,269	690,546	740.4%	45	29,326	217,125	740.4%	1.4870	0.9786	0.0910	0.9678	0.909	0.889	4.00%	0.3144	
	2048	82,482	666,037	807.5%	41	24,937	201,364	807.5%	1.4870	0.9786	0.0961	0.9678	0.904	0.884	4.00%	0.3023	
	2049	72,594	637,172	877.7%	37	21,103	185,228	877.7%	1.4870	0.9786	0.0999	0.9678	0.900	0.880	4.00%	0.2907	
	2050	63,600	602,652	947.6%	33	17,778	168,455	947.6%	1.4870	0.9786	0.1044	0.9678	0.896	0.876	4.00%	0.2795	
	2051	55,494	564,822	1017.8%	29	14,915	151,808	1017.8%	1.4870	0.9786	0.1075	0.9678	0.893	0.873	4.00%	0.2688	
	2052	48,246	526,241	1090.7%	26	12,468	135,999	1090.7%	1.4870	0.9786	0.1112	0.9678	0.889	0.869	4.00%	0.2584	
	2053	41,801	487,075	1165.2%	23	10,387	121,035	1165.2%	1.4870	0.9786	0.1151	0.9678	0.885	0.866	4.00%	0.2485	
	2054	36,112	446,597	1236.7%	20	8,629	106,708	1236.7%	1.4870	0.9786	0.1184	0.9678	0.882	0.864	4.00%	0.2389	
	2055	31,125	407,963	1310.7%	18	7,151	93,728	1310.7%	1.4870	0.9786	0.1210	0.9678	0.879	0.862	4.00%	0.2297	
	2056	26,781	372,832	1392.1%	16	5,916	82,363	1392.1%	1.4870	0.9786	0.1242	0.9678	0.876	0.860	4.00%	0.2209	
	2057	23,010	337,327	1466.0%	14	4,888	71,653	1466.0%	1.4870	0.9786	0.1252	0.9678	0.875	0.859	4.00%	0.2124	
	2058	19,765	304,799	1542.1%	12	4,037	62,253	1542.1%	1.4870	0.9786	0.1283	0.9678	0.872	0.859	4.00%	0.2042	
	2059	16,974	275,734	1624.4%	10	3,334	54,151	1624.4%	1.4870	0.9786	0.1285	0.9678	0.871	0.859	4.00%	0.1964	
	2060	14,588	249,936	1713.3%	9	2,755	47,197	1713.3%	1.4870	0.9786	0.1317	0.9678	0.868	0.859	4.00%	0.1888	
	2061	12,539	229,724	1832.1%	8	2,277	41,712	1832.1%	1.4870	0.9786	0.1303	0.9678	0.870	0.860	4.00%	0.1816	
	2062	10,788	211,865	1963.8%	7	1,884	36,989	1963.8%	1.4870	0.9786	0.1327	0.9678	0.867	0.860	4.00%	0.1746	
	2063	9,292	193,682	2084.4%	6	1,560	32,514	2084.4%	1.4870	0.9786	0.1303	0.9678	0.870	0.861	4.00%	0.1679	
	2064	8,009	178,728	2231.5%	5	1,293	28,850	2231.5%	1.4870	0.9786	0.1303	0.9678	0.870	0.862	4.00%	0.1614	
2065	6,907	166,097	2404.6%	4	1,072	25,780	2404.6%	1.4870	0.9786	0.1348	0.9678	0.865	0.862	4.00%	0.1552		
2066	5,957	156,995															

**Exhibit II-B**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2007**

1	Accumulated value of initial earned premium	3,284,904	x	58%	=	1,905,244
2a	Accumulated value of earned premium	3,298,584				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	13,680		85%	=	11,628
3	Present value of future projected initial earned premium	4,295,711		58%	=	2,491,512
4a	Present value of future projected premium	5,976,084				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,680,373		85%	=	1,428,317
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>5,836,702</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					128,094
6b	Present value of future projected incurred claims without the inclusion of active life reserves					6,889,001
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>7,017,095</b>
8	Test: 7 is not less than 5					TRUE

Attachment 1  
Metropolitan Life Insurance Company  
Policy Forms: LTC2007  
Assumptions Summary  
Policies with Application Dates After December 13, 2009

	Original Pricing Assumptions	Last Filing Assumptions	Current Best Estimate Assumptions																																																																																																																																														
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%																																																																																																																																														
Mortality:	90% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>33%</td></tr><tr><td>2</td><td>40%</td></tr><tr><td>3</td><td>47%</td></tr><tr><td>4</td><td>53%</td></tr><tr><td>5</td><td>60%</td></tr><tr><td>6</td><td>67%</td></tr><tr><td>7</td><td>73%</td></tr><tr><td>8</td><td>80%</td></tr><tr><td>9</td><td>87%</td></tr><tr><td>10</td><td>93%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	33%	2	40%	3	47%	4	53%	5	60%	6	67%	7	73%	8	80%	9	87%	10	93%	11+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																																																																						
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The results of the studies were modified to reflect specific plan feautres.</p> <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr></table> <p>Incidence:</p> <p>Sample Incidence Rates (before gross-up to zero-day elimination)</p> <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.01%</td><td>0.35%</td><td>1.31%</td><td>0.58%</td></tr><tr><td>82</td><td>1.22%</td><td>0.39%</td><td>1.64%</td><td>0.61%</td></tr><tr><td>83</td><td>1.39%</td><td>0.48%</td><td>1.88%</td><td>0.63%</td></tr><tr><td>84</td><td>1.60%</td><td>0.56%</td><td>2.26%</td><td>0.77%</td></tr><tr><td>85</td><td>1.90%</td><td>0.67%</td><td>2.94%</td><td>1.01%</td></tr></table> <p>Continuance:</p> <p>Continuance rates were based on MetLife's experience study.</p> <p>Utilization:</p> <table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>100%</td><td>100%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.01%	0.35%	1.31%	0.58%	82	1.22%	0.39%	1.64%	0.61%	83	1.39%	0.48%	1.88%	0.63%	84	1.60%	0.56%	2.26%	0.77%	85	1.90%	0.67%	2.94%	1.01%	Home Care	Facility Care	100%	100%	<p>Current IB block experience with morbidity U/W Selection Factors of:</p> <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table> <p>Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)</p> <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr><tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr><tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr><tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr><tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr></table> <p>Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.</p> <table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>79%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%	Home Care	Facility Care	61%	79%	<p>Current IB block experience with morbidity U/W Selection Factors of:</p> <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table> <p>Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)</p> <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.19%</td><td>1.06%</td><td>1.65%</td><td>1.11%</td></tr><tr><td>82</td><td>1.40%</td><td>1.23%</td><td>1.99%</td><td>1.29%</td></tr><tr><td>83</td><td>1.64%</td><td>1.41%</td><td>2.36%</td><td>1.48%</td></tr><tr><td>84</td><td>1.90%</td><td>1.60%</td><td>2.78%</td><td>1.67%</td></tr><tr><td>85</td><td>2.18%</td><td>1.81%</td><td>3.24%</td><td>1.87%</td></tr></table> <p>Change</p> <p>In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.</p> <p>In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. 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**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After December 13, 2009**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F
	Actual Experience through 12/31/2017			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	6,965,827	0	0.0%	6,965,827	766,209	11.0%	0.00
2	13,340,586	651,903	4.9%	13,340,586	2,017,823	15.1%	0.32
3	12,789,112	462,852	3.6%	12,635,697	2,912,094	23.0%	0.16
4	12,577,039	143,110	1.1%	12,079,604	3,556,804	29.4%	0.04
5	12,314,899	961,874	7.8%	11,529,997	3,933,295	34.1%	0.23
6	12,133,609	1,050,105	8.7%	10,980,636	4,482,522	40.8%	0.21
7	11,962,487	1,716,933	14.4%	10,433,406	4,844,733	46.4%	0.31
8	12,696,878	2,180,673	17.2%	9,883,629	5,339,858	54.0%	0.32
9	14,941,771	2,092,105	14.0%	9,310,780	6,057,206	65.1%	0.22
10	15,487,599	2,261,192	14.6%	8,709,865	6,403,630	73.5%	0.20
11	14,635,552	2,603,764	17.8%	8,089,572	6,835,215	84.5%	0.21
12	13,938,756	3,010,675	21.6%	7,469,487	7,011,555	93.9%	0.23
13	13,545,953	3,488,588	25.8%	6,867,472	7,272,024	105.9%	0.24
14	13,142,668	4,045,995	30.8%	6,284,732	7,575,871	120.5%	0.26
15	12,727,433	4,690,833	36.9%	5,721,740	7,643,282	133.6%	0.28
16	12,299,330	5,427,396	44.1%	5,189,882	7,772,130	149.8%	0.29
17	11,858,036	6,254,536	52.7%	4,687,899	7,701,394	164.3%	0.32
18	11,403,766	7,171,561	62.9%	4,214,706	7,687,554	182.4%	0.34
19	10,936,628	8,175,332	74.8%	3,772,122	7,527,997	199.6%	0.37
20	10,457,533	9,261,806	88.6%	3,361,632	7,340,734	218.4%	0.41
21	9,967,572	10,423,901	104.6%	2,986,784	7,143,893	239.2%	0.44
22	9,468,139	11,648,699	123.0%	2,644,431	6,816,342	257.8%	0.48
23	8,961,109	12,914,087	144.1%	2,331,867	6,571,092	281.8%	0.51
24	8,448,789	14,211,365	168.2%	2,049,707	6,069,203	296.1%	0.57
25	7,933,315	15,510,097	195.5%	1,797,873	5,740,283	319.3%	0.61
26	7,417,500	16,764,031	226.0%	1,574,586	5,440,389	345.5%	0.65
27	6,904,452	17,960,915	260.1%	1,376,591	5,048,405	366.7%	0.71
28	6,397,259	19,077,686	298.2%	1,201,395	4,751,386	395.5%	0.75
29	5,898,938	20,068,238	340.2%	1,048,386	4,212,317	401.8%	0.85
30	5,412,674	20,898,959	386.1%	916,231	3,928,359	428.8%	0.90
31	4,941,841	21,575,088	436.6%	802,013	3,677,716	458.6%	0.95
32	4,488,848	22,070,285	491.7%	702,504	3,386,739	482.1%	1.02
33	4,056,129	22,382,929	551.8%	616,016	3,158,457	512.7%	1.08
34	3,645,576	22,486,923	616.8%	541,732	2,797,509	516.4%	1.19
35	3,259,060	22,382,215	686.8%	478,275	2,572,112	537.8%	1.28
36	2,897,882	22,103,831	762.8%	423,413	2,424,441	572.6%	1.33
37	2,562,901	21,650,221	844.8%	375,697	2,250,017	598.9%	1.41
38	2,254,406	21,041,437	933.3%	334,394	2,112,694	631.8%	1.48
39	1,972,102	20,248,274	1026.7%	298,708	1,919,705	642.7%	1.60
40	1,715,620	19,327,159	1126.5%	267,780	1,849,905	690.8%	1.63
41	1,484,740	18,330,214	1234.6%	240,749	1,753,540	728.4%	1.69
42	1,278,035	17,232,675	1348.4%	216,618	1,690,144	780.2%	1.73
43	1,094,389	16,059,623	1467.5%	195,110	1,640,707	840.9%	1.75
44	932,481	14,857,154	1593.3%	175,715	1,600,597	910.9%	1.75
45	790,608	13,642,923	1725.6%	158,200	1,552,359	981.3%	1.76
46	667,108	12,455,472	1867.1%	142,407	1,494,624	1049.5%	1.78
47	560,382	11,286,384	2014.1%	127,989	1,423,370	1112.1%	1.81
48	468,829	10,180,964	2171.6%	114,820	1,381,757	1203.4%	1.80
49	390,588	9,118,498	2334.6%	102,761	1,315,320	1280.0%	1.82
50	324,131	8,131,811	2508.8%	91,708	1,310,874	1429.4%	1.76
51	267,937	7,206,791	2689.7%	81,612	1,246,846	1527.8%	1.76
52	220,626	6,346,223	2876.5%	72,254	1,219,952	1688.4%	1.70
53	181,098	5,561,090	3070.8%	63,684	1,179,031	1851.4%	1.66
54	148,171	4,843,943	3269.2%	55,748	1,146,573	2056.7%	1.59
55	120,847	4,187,176	3464.9%	48,455	1,089,066	2247.6%	1.54
56	98,267	3,610,298	3674.0%	41,808	1,005,204	2404.4%	1.53
57	79,660	3,097,962	3889.0%	35,822	926,342	2586.0%	1.50
58	64,381	2,653,248	4121.2%	30,471	844,543	2771.6%	1.49
59	51,864	2,257,376	4352.5%	25,660	755,292	2943.5%	1.48
60	41,635	1,917,878	4606.4%	21,378	700,286	3275.7%	1.41
Lifetime	368,025,352	613,375,277	166.7%	186,340,624	221,829,327	119.0%	1.40
Lifetime*	200,286,788	169,478,238	84.6%	101,481,762	71,883,677	71.0%	1.19

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

\* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 6%.

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After December 13, 2009**

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F Actual to Expected Ratio	Accumulative Loss Ratio as of 12/31/2017		
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		Actual/Projected at 4% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	2009	904,206	0	0.0%	904,206	99,459	11.0%	0.00	0.0%	11.0%	0.00
	2010	6,471,612	471,938	7.3%	5,103,353	634,696	12.4%	0.59	6.4%	12.2%	0.52
	2011	12,943,235	192,502	1.5%	10,673,256	1,623,572	15.2%	0.10	3.3%	14.1%	0.23
	2012	12,768,074	35,323	0.3%	12,073,039	2,468,495	20.4%	0.01	2.2%	16.6%	0.13
	2013	12,624,976	958,098	7.6%	11,596,033	3,042,970	26.2%	0.29	3.6%	19.2%	0.19
	2014	12,338,858	781,271	6.3%	11,146,197	3,477,770	31.2%	0.20	4.1%	21.5%	0.19
	2015	12,036,604	904,646	7.5%	10,691,292	3,918,493	36.7%	0.21	4.7%	23.8%	0.20
	2016	11,864,837	1,831,626	15.4%	10,230,020	4,329,583	42.3%	0.36	6.1%	26.0%	0.23
	2017	11,912,001	2,133,522	17.9%	9,755,706	4,820,905	49.4%	0.36	7.4%	28.3%	0.26
Projected Experience	2018	13,264,557	1,972,500	14.9%	9,254,469	5,386,188	58.2%	0.26	8.2%	30.6%	0.27
	2019	15,186,063	2,261,362	14.9%	8,720,422	5,828,262	66.8%	0.22	8.9%	33.0%	0.27
	2020	14,852,329	2,604,001	17.5%	8,161,117	6,197,048	75.9%	0.23	9.6%	35.4%	0.27
	2021	14,107,480	3,008,501	21.3%	7,593,236	6,470,995	85.2%	0.25	10.5%	37.7%	0.28
	2022	13,698,767	3,485,213	25.4%	7,031,650	6,750,580	96.0%	0.27	11.5%	40.0%	0.29
	2023	13,291,064	4,043,020	30.4%	6,481,361	7,025,951	108.4%	0.28	12.6%	42.2%	0.30
	2024	12,870,774	4,685,547	36.4%	5,945,808	7,199,911	121.1%	0.30	13.8%	44.4%	0.31
	2025	12,437,489	5,416,745	43.6%	5,431,977	7,319,886	134.8%	0.32	15.2%	46.4%	0.33
	2026	11,990,925	6,239,113	52.0%	4,941,999	7,357,442	148.9%	0.35	16.7%	48.4%	0.34
	2027	11,531,340	7,151,499	62.0%	4,475,943	7,354,598	164.3%	0.38	18.3%	50.3%	0.36
	2028	11,058,675	8,148,044	73.7%	4,035,595	7,277,306	180.3%	0.41	20.1%	52.1%	0.39
	2029	10,573,984	9,228,338	87.3%	3,623,734	7,150,595	197.3%	0.44	22.0%	53.8%	0.41
	2030	10,078,174	10,378,004	103.0%	3,242,831	6,982,730	215.3%	0.48	24.1%	55.3%	0.44
	2031	9,573,017	11,590,394	121.1%	2,891,858	6,754,292	233.6%	0.52	26.3%	56.8%	0.46
	2032	9,060,283	12,847,129	141.8%	2,569,229	6,485,427	252.4%	0.56	28.6%	58.1%	0.49
	2033	8,542,274	14,132,752	165.4%	2,275,327	6,121,548	269.0%	0.61	31.1%	59.2%	0.53
	2034	8,021,157	15,412,722	192.2%	2,010,488	5,801,880	288.6%	0.67	33.7%	60.3%	0.56
	2035	7,499,856	16,654,612	222.1%	1,773,436	5,511,710	310.8%	0.71	36.4%	61.2%	0.59
	2036	6,981,538	17,839,708	255.5%	1,561,672	5,190,988	332.4%	0.77	39.2%	62.1%	0.63
	2037	6,469,186	18,945,786	292.9%	1,373,215	4,846,523	352.9%	0.83	42.0%	62.9%	0.67
	2038	5,965,961	19,937,670	334.2%	1,207,250	4,432,675	367.2%	0.91	44.8%	63.5%	0.71
	2039	5,474,985	20,765,026	379.3%	1,062,533	4,117,288	387.5%	0.98	47.7%	64.1%	0.74
	2040	4,999,408	21,440,311	428.9%	936,471	3,865,812	412.8%	1.04	50.5%	64.6%	0.78
	2041	4,542,014	21,936,429	483.0%	826,172	3,608,244	436.7%	1.11	53.3%	65.1%	0.82
	2042	4,105,098	22,256,473	542.2%	729,833	3,344,874	458.3%	1.18	56.1%	65.5%	0.86
	2043	3,690,570	22,366,819	606.1%	646,434	3,042,570	470.7%	1.29	58.7%	65.8%	0.89
	2044	3,300,208	22,283,374	675.2%	574,541	2,806,525	488.5%	1.38	61.2%	66.1%	0.93
	2045	2,935,392	22,020,872	750.2%	512,149	2,640,717	515.6%	1.45	63.7%	66.4%	0.96
	2046	2,596,959	21,563,513	830.3%	457,698	2,482,934	542.5%	1.53	65.9%	66.6%	0.99
	2047	2,285,227	20,971,095	917.7%	410,267	2,326,371	567.0%	1.62	68.1%	66.9%	1.02
	2048	1,999,948	20,230,488	1011.6%	369,034	2,170,844	588.3%	1.72	70.1%	67.1%	1.04
	2049	1,740,942	19,328,565	1110.2%	333,089	2,071,658	622.0%	1.79	71.9%	67.2%	1.07
	2050	1,507,082	18,341,225	1217.0%	301,442	1,991,972	660.8%	1.84	73.6%	67.4%	1.09
	2051	1,297,857	17,265,985	1330.3%	273,168	1,929,307	706.3%	1.88	75.1%	67.5%	1.11
	2052	1,111,957	16,117,787	1449.5%	247,734	1,885,214	761.0%	1.90	76.5%	67.7%	1.13
	2053	947,920	14,934,255	1575.5%	224,694	1,847,958	822.4%	1.92	77.7%	67.8%	1.15
	2054	804,080	13,733,596	1708.0%	203,749	1,804,644	885.7%	1.93	78.8%	67.9%	1.16
	2055	678,816	12,546,233	1848.3%	184,670	1,748,807	947.0%	1.95	79.7%	68.0%	1.17
	2056	570,607	11,394,815	1997.0%	167,162	1,688,176	1009.9%	1.98	80.6%	68.1%	1.18
	2057	477,620	10,283,153	2153.0%	151,029	1,636,758	1083.7%	1.99	81.3%	68.2%	1.19
	2058	398,195	9,234,014	2319.0%	136,136	1,591,356	1168.9%	1.98	81.9%	68.3%	1.20
	2059	330,608	8,234,278	2490.7%	122,377	1,565,686	1279.4%	1.95	82.4%	68.4%	1.21
	2060	273,461	7,309,759	2673.0%	109,650	1,524,441	1390.3%	1.92	82.9%	68.4%	1.21
	2061	225,356	6,446,098	2860.4%	97,809	1,488,917	1522.3%	1.88	83.3%	68.5%	1.22
	2062	185,095	5,655,950	3055.7%	86,804	1,455,104	1676.3%	1.82	83.6%	68.6%	1.22
	2063	151,579	4,937,295	3257.3%	76,555	1,416,216	1849.9%	1.76	83.9%	68.6%	1.22
	2064	123,742	4,276,661	3456.1%	67,041	1,354,059	2019.8%	1.71	84.1%	68.7%	1.23
	2065	100,749	3,688,088	3660.7%	58,287	1,266,666	2173.1%	1.68	84.3%	68.7%	1.23
	2066	81,759	3,167,867	3874.7%	50,319	1,173,552	2332.2%	1.66	84.5%	68.7%	1.23
	2067	66,172	2,713,642	4100.9%	43,108	1,076,229	2496.6%	1.64	84.6%	68.8%	1.23
	2068	53,380	2,314,407	4335.7%	36,583	980,736	2680.8%	1.62	84.7%	68.8%	1.23
	2069	42,944	1,966,923	4580.2%	30,709	891,659	2903.5%	1.58	84.8%	68.8%	1.23
	2070	34,441	1,670,698	4850.9%	25,463	784,669	3081.6%	1.57	84.9%	68.9%	1.23
Past		93,864,403	7,308,926	7.8%	82,173,101	24,415,942	29.7%	0.26	7.4%	28.3%	0.26
Future		274,189,064	607,378,353	221.5%	104,155,327	197,026,503	189.2%	1.17	132.2%	131.8%	1.00
Lifetime		368,053,467	614,687,279	167.0%	186,328,428	221,442,444	118.8%	1.41	84.9%	69.0%	1.23

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.  
- Figures in column D do not reflect any rate action.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Lapse/Mortality**  
**Individual Business**

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

<b>Mortality</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

\* The expecteds are based on current best estimate assumptions.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Incidence**  
**Individual Business**

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
<b>Total</b>	<b>1,947</b>	<b>1,991</b>	<b>98%</b>	<b>1,589</b>	<b>1,609</b>	<b>99%</b>	<b>912</b>	<b>912</b>	<b>100%</b>	<b>1,070</b>	<b>1,072</b>	<b>100%</b>

<sup>1</sup> Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.

<sup>2</sup> The expected claims are based on current best estimate assumptions.



**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Claim Termination**  
**All Business (exclude AARP-Pru)**

<b>Claim Duration (Months)</b>	<b>Actual Deaths</b>	<b>Expected Deaths<sup>1</sup></b>	<b>Actual Recoveries</b>	<b>Expected Recoveries<sup>1</sup></b>	<b>Deaths A/E%</b>	<b>Recoveries A/E%</b>	<b>Total A/E%</b>
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
<b>Total</b>	<b>22,224</b>	<b>21,949</b>	<b>3,409</b>	<b>3,461</b>	<b>101%</b>	<b>98%</b>	<b>101%</b>

<sup>1</sup> The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5  
Metropolitan Life Insurance Company  
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%								4.00%	1.3957
	2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%								4.00%	1.3420
	2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%								4.00%	1.2904
	2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%								4.00%	1.2407
	2013	12,624,976	648,203	5.1%	6,261	15,061,928	773,324	5.1%								4.00%	1.1930
	2014	12,338,858	589,590	4.8%	6,116	14,154,407	676,342	4.8%								4.00%	1.1471
	2015	12,036,604	444,879	3.7%	6,004	13,276,614	490,711	3.7%								4.00%	1.1030
	2016	11,864,837	500,420	4.2%	5,892	12,583,799	530,744	4.2%								4.00%	1.0606
	2017	11,912,001	213,101	1.8%	5,783	12,147,905	217,321	1.8%								4.00%	1.0198
Projected Future Experience	2018	13,264,557	189,443	1.4%	5,650	13,006,968	185,764	1.4%	1.1840	N/A	0.0229	N/A	0.977	0.975	4.00%	0.9806	
	2019	15,186,063	728,713	4.8%	5,525	14,318,423	687,078	4.8%	1.3959	N/A	0.0221	N/A	0.978	0.971	4.00%	0.9429	
	2020	14,852,329	1,266,557	8.5%	5,406	13,465,150	1,148,263	8.5%	1.4364	N/A	0.0216	N/A	0.978	0.950	4.00%	0.9066	
	2021	14,107,480	1,807,010	12.8%	5,288	12,297,951	1,575,230	12.8%	1.4364	N/A	0.0217	N/A	0.978	0.950	4.00%	0.8717	
	2022	13,698,767	2,336,018	17.1%	5,168	11,482,368	1,958,060	17.1%	1.4364	N/A	0.0228	N/A	0.977	0.971	4.00%	0.8382	
	2023	13,291,064	2,862,838	21.5%	5,044	10,712,144	2,307,349	21.5%	1.4364	N/A	0.0240	N/A	0.976	0.970	4.00%	0.8060	
	2024	12,870,774	3,425,907	26.6%	4,916	9,974,427	2,654,965	26.6%	1.4364	N/A	0.0253	N/A	0.975	0.968	4.00%	0.7750	
	2025	12,437,489	4,039,786	32.5%	4,784	9,267,928	3,010,290	32.5%	1.4364	N/A	0.0269	N/A	0.973	0.966	4.00%	0.7452	
	2026	11,990,925	4,720,493	39.4%	4,648	8,591,506	3,382,236	39.4%	1.4364	N/A	0.0284	N/A	0.972	0.964	4.00%	0.7165	
	2027	11,531,340	5,481,799	47.5%	4,507	7,944,436	3,776,647	47.5%	1.4364	N/A	0.0303	N/A	0.970	0.962	4.00%	0.6889	
	2028	11,058,675	6,329,779	57.2%	4,362	7,325,766	4,193,132	57.2%	1.4364	N/A	0.0322	N/A	0.968	0.959	4.00%	0.6624	
	2029	10,573,984	7,260,894	68.7%	4,213	6,735,274	4,624,947	68.7%	1.4364	N/A	0.0342	N/A	0.966	0.956	4.00%	0.6370	
	2030	10,078,174	8,276,340	82.1%	4,059	6,172,557	5,068,992	82.1%	1.4364	N/A	0.0365	N/A	0.964	0.953	4.00%	0.6125	
	2031	9,573,017	9,377,906	98.0%	3,902	5,637,658	5,522,755	98.0%	1.4364	N/A	0.0388	N/A	0.961	0.950	4.00%	0.5889	
	2032	9,060,283	10,560,031	116.6%	3,741	5,130,484	5,979,733	116.6%	1.4364	N/A	0.0412	N/A	0.959	0.946	4.00%	0.5663	
	2033	8,542,274	11,812,780	138.3%	3,576	4,651,111	6,431,842	138.3%	1.4364	N/A	0.0440	N/A	0.956	0.943	4.00%	0.5445	
	2034	8,021,157	13,122,633	163.6%	3,409	4,199,397	6,870,224	163.6%	1.4364	N/A	0.0468	N/A	0.953	0.939	4.00%	0.5235	
	2035	7,499,856	14,469,579	192.9%	3,239	3,775,457	7,284,042	192.9%	1.4364	N/A	0.0498	N/A	0.950	0.935	4.00%	0.5034	
	2036	6,981,538	15,829,246	226.7%	3,068	3,379,359	7,662,023	226.7%	1.4364	N/A	0.0529	N/A	0.947	0.931	4.00%	0.4840	
	2037	6,469,186	17,178,318	265.5%	2,896	3,010,922	7,995,222	265.5%	1.4364	N/A	0.0561	N/A	0.944	0.927	4.00%	0.4654	
	2038	5,965,961	18,490,206	309.9%	2,724	2,669,912	8,274,815	309.9%	1.4364	N/A	0.0595	N/A	0.941	0.922	4.00%	0.4475	
	2039	5,474,985	19,735,710	360.5%	2,552	2,355,950	8,492,508	360.5%	1.4364	N/A	0.0630	N/A	0.937	0.918	4.00%	0.4303	
	2040	4,999,408	20,882,155	417.7%	2,382	2,068,561	8,640,228	417.7%	1.4364	N/A	0.0666	N/A	0.933	0.913	4.00%	0.4138	
	2041	4,542,014	21,905,853	482.3%	2,215	1,807,028	8,715,187	482.3%	1.4364	N/A	0.0702	N/A	0.930	0.909	4.00%	0.3978	
	2042	4,105,098	22,784,307	555.0%	2,051	1,570,387	8,716,036	555.0%	1.4364	N/A	0.0740	N/A	0.926	0.904	4.00%	0.3825	
	2043	3,690,570	23,498,124	636.7%	1,891	1,357,511	8,643,369	636.7%	1.4364	N/A	0.0778	N/A	0.922	0.899	4.00%	0.3678	
	2044	3,300,208	24,026,329	728.0%	1,737	1,167,234	8,497,749	728.0%	1.4364	N/A	0.0817	N/A	0.918	0.894	4.00%	0.3537	
	2045	2,935,392	24,360,284	829.9%	1,588	998,273	8,284,485	829.9%	1.4364	N/A	0.0856	N/A	0.914	0.889	4.00%	0.3401	
	2046	2,596,959	24,492,549	943.1%	1,446	849,210	8,009,102	943.1%	1.4364	N/A	0.0894	N/A	0.911	0.885	4.00%	0.3270	
	2047	2,285,227	24,422,776	1068.7%	1,311	718,532	7,679,121	1068.7%	1.4364	N/A	0.0934	N/A	0.907	0.880	4.00%	0.3144	
	2048	1,999,948	24,163,864	1208.2%	1,184	604,647	7,305,493	1208.2%	1.4364	N/A	0.0973	N/A	0.903	0.875	4.00%	0.3023	
	2049	1,740,942	23,718,683	1362.4%	1,064	506,097	6,895,097	1362.4%	1.4364	N/A	0.1010	N/A	0.899	0.870	4.00%	0.2907	
	2050	1,507,082	23,097,321	1532.6%	952	421,263	6,456,217	1532.6%	1.4364	N/A	0.1048	N/A	0.895	0.866	4.00%	0.2795	
	2051	1,297,857	22,319,768	1719.7%	849	348,827	5,998,917	1719.7%	1.4364	N/A	0.1087	N/A	0.891	0.861	4.00%	0.2688	
	2052	1,111,957	21,399,181	1924.5%	754	287,368	5,530,278	1924.5%	1.4364	N/A	0.1123	N/A	0.888	0.857	4.00%	0.2584	
	2053	947,920	20,356,329	2147.5%	666	235,553	5,058,432	2147.5%	1.4364	N/A	0.1160	N/A	0.884	0.852	4.00%	0.2485	
	2054	804,080	19,218,126	2390.1%	587	192,124	4,591,918	2390.1%	1.4364	N/A	0.1191	N/A	0.881	0.848	4.00%	0.2389	
	2055	678,816	18,012,893	2653.6%	515	155,956	4,138,407	2653.6%	1.4364	N/A	0.1226	N/A	0.877	0.844	4.00%	0.2297	
	2056	570,607	16,758,256	2936.9%	450	126,053	3,702,075	2936.9%	1.4364	N/A	0.1259	N/A	0.874	0.841	4.00%	0.2209	
	2057	477,620	15,471,027	3239.2%	392	101,453	3,286,262	3239.2%	1.4364	N/A	0.1289	N/A	0.871	0.837	4.00%	0.2124	
	2058	398,195	14,181,374	3561.4%	340	81,329	2,896,464	3561.4%	1.4364	N/A	0.1319	N/A	0.868	0.834	4.00%	0.2042	
	2059	330,608	12,924,654	3909.4%	294	64,928	2,538,256	3909.4%	1.4364	N/A	0.1348	N/A	0.865	0.830	4.00%	0.1964	
	2060	273,461	11,699,689	4278.4%	254	51,639	2,209,314	4278.4%	1.4364	N/A	0.1369	N/A	0.863	0.827	4.00%	0.1888	
	2061	225,356	10,523,562	4669.7%	219	40,918	1,910,788	4669.7%	1.4364	N/A	0.1398	N/A	0.860	0.824	4.00%	0.1816	
	2062	185,095	9,400,017	5078.5%	187	32,315	1,641,138	5078.5%	1.4364	N/A	0.1422	N/A	0.858	0.821	4.00%	0.1746	
	2063	151,579	8,355,393	5512.3%	160	25,446	1,402,652	5512.3%	1.4364	N/A	0.1454	N/A	0.855				

Attachment 5  
Metropolitan Life Insurance Company  
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 3.52% Future Increase  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistency Factors		Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	-	N/A								4.00%	1.4515
	2009	904,206	-	-	0.0%	1,613	1,261,976	-	0.0%								4.00%	1.3957
	2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%									4.00%	1.3420
	2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%									4.00%	1.2904
	2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%									4.00%	1.2407
	2013	12,624,976	648,203	5.1%	6,261	15,061,928	773,324	5.1%									4.00%	1.1930
	2014	12,338,858	589,590	4.8%	6,116	14,154,407	676,342	4.8%									4.00%	1.1471
2015	12,036,604	444,879	3.7%	6,004	13,276,614	490,711	3.7%									4.00%	1.1030	
2016	11,864,837	500,420	4.2%	5,892	12,583,799	530,744	4.2%									4.00%	1.0606	
2017	11,912,001	213,101	1.8%	5,783	12,147,905	217,321	1.8%									4.00%	1.0198	
Projected Future Experience	2018	13,264,557	189,443	1.4%	5,650	13,006,968	185,764	1.4%	1.1840	1.0000	0.0229	1.0000	0.977	0.975		4.00%	0.9806	
	2019	15,186,063	728,713	4.8%	5,525	14,318,423	687,078	4.8%	1.3959	1.0000	0.0221	1.0000	0.978	0.971		4.00%	0.9429	
	2020	14,712,295	1,233,064	8.4%	5,319	13,338,195	1,117,898	8.4%	1.4615	0.9894	0.0373	0.9840	0.963	0.950		4.00%	0.9066	
	2021	13,831,349	1,711,400	12.4%	5,118	12,057,238	1,491,883	12.4%	1.4870	0.9786	0.0379	0.9678	0.962	0.950		4.00%	0.8717	
	2022	13,430,636	2,212,417	16.5%	5,002	11,257,619	1,854,458	16.5%	1.4870	0.9786	0.0228	0.9678	0.977	0.971		4.00%	0.8382	
	2023	13,030,913	2,711,362	20.8%	4,881	10,502,471	2,185,265	20.8%	1.4870	0.9786	0.0240	0.9678	0.976	0.970		4.00%	0.8060	
	2024	12,618,850	3,244,639	25.7%	4,758	9,779,194	2,514,488	25.7%	1.4870	0.9786	0.0253	0.9678	0.975	0.968		4.00%	0.7750	
	2025	12,194,045	3,826,037	31.4%	4,630	9,086,524	2,851,012	31.4%	1.4870	0.9786	0.0269	0.9678	0.973	0.966		4.00%	0.7452	
	2026	11,756,222	4,470,727	38.0%	4,498	8,423,341	3,203,279	38.0%	1.4870	0.9786	0.0284	0.9678	0.972	0.964		4.00%	0.7165	
	2027	11,305,633	5,191,752	45.9%	4,362	7,788,936	3,576,821	45.9%	1.4870	0.9786	0.0303	0.9678	0.970	0.962		4.00%	0.6889	
	2028	10,842,219	5,994,865	55.3%	4,222	7,182,376	3,971,269	55.3%	1.4870	0.9786	0.0322	0.9678	0.968	0.959		4.00%	0.6624	
	2029	10,367,015	6,876,714	66.3%	4,077	6,603,442	4,380,236	66.3%	1.4870	0.9786	0.0342	0.9678	0.966	0.956		4.00%	0.6370	
	2030	9,880,910	7,838,432	79.3%	3,929	6,051,739	4,800,787	79.3%	1.4870	0.9786	0.0365	0.9678	0.964	0.953		4.00%	0.6125	
	2031	9,385,641	8,881,712	94.6%	3,776	5,527,310	5,230,541	94.6%	1.4870	0.9786	0.0388	0.9678	0.961	0.950		4.00%	0.5889	
	2032	8,882,943	10,001,290	112.6%	3,620	5,030,063	5,663,340	112.6%	1.4870	0.9786	0.0412	0.9678	0.959	0.946		4.00%	0.5663	
	2033	8,375,072	11,187,755	133.6%	3,461	4,560,073	6,091,527	133.6%	1.4870	0.9786	0.0440	0.9678	0.956	0.943		4.00%	0.5445	
	2034	7,864,156	12,428,302	158.0%	3,299	4,117,200	6,506,714	158.0%	1.4870	0.9786	0.0468	0.9678	0.953	0.939		4.00%	0.5235	
	2035	7,353,059	13,703,981	186.4%	3,135	3,701,558	6,898,637	186.4%	1.4870	0.9786	0.0498	0.9678	0.950	0.935		4.00%	0.5034	
	2036	6,844,885	14,991,706	219.0%	2,969	3,313,213	7,256,618	219.0%	1.4870	0.9786	0.0529	0.9678	0.947	0.931		4.00%	0.4840	
	2037	6,342,562	16,269,397	256.5%	2,803	2,951,988	7,572,187	256.5%	1.4870	0.9786	0.0561	0.9678	0.944	0.927		4.00%	0.4654	
	2038	5,849,187	17,511,872	299.4%	2,636	2,617,653	7,836,987	299.4%	1.4870	0.9786	0.0595	0.9678	0.941	0.922		4.00%	0.4475	
	2039	5,367,821	18,691,476	348.2%	2,470	2,309,837	8,043,162	348.2%	1.4870	0.9786	0.0630	0.9678	0.937	0.918		4.00%	0.4303	
	2040	4,901,552	19,777,261	403.5%	2,306	2,028,073	8,183,065	403.5%	1.4870	0.9786	0.0666	0.9678	0.933	0.913		4.00%	0.4138	
	2041	4,453,111	20,746,794	465.9%	2,144	1,771,659	8,254,058	465.9%	1.4870	0.9786	0.0702	0.9678	0.930	0.909		4.00%	0.3978	
	2042	4,024,747	21,578,769	536.2%	1,985	1,539,649	8,254,863	536.2%	1.4870	0.9786	0.0740	0.9678	0.926	0.904		4.00%	0.3825	
	2043	3,618,333	22,254,817	615.1%	1,831	1,330,940	8,186,040	615.1%	1.4870	0.9786	0.0778	0.9678	0.922	0.899		4.00%	0.3678	
	2044	3,235,612	22,755,074	703.3%	1,681	1,144,387	8,048,126	703.3%	1.4870	0.9786	0.0817	0.9678	0.918	0.894		4.00%	0.3537	
	2045	2,877,937	23,071,359	801.7%	1,537	978,733	7,846,145	801.7%	1.4870	0.9786	0.0856	0.9678	0.914	0.889		4.00%	0.3401	
	2046	2,546,127	23,196,625	911.1%	1,400	832,588	7,585,333	911.1%	1.4870	0.9786	0.0894	0.9678	0.911	0.885		4.00%	0.3270	
	2047	2,240,498	23,130,545	1032.4%	1,269	704,468	7,272,812	1032.4%	1.4870	0.9786	0.0934	0.9678	0.907	0.880		4.00%	0.3144	
	2048	1,960,802	22,885,332	1167.1%	1,145	592,812	6,918,953	1167.1%	1.4870	0.9786	0.0973	0.9678	0.903	0.875		4.00%	0.3023	
	2049	1,706,865	22,463,706	1316.1%	1,030	496,191	6,530,271	1316.1%	1.4870	0.9786	0.1010	0.9678	0.899	0.870		4.00%	0.2907	
	2050	1,477,583	21,875,221	1480.5%	922	413,017	6,114,612	1480.5%	1.4870	0.9786	0.1048	0.9678	0.895	0.866		4.00%	0.2795	
	2051	1,272,454	21,138,809	1661.3%	822	341,999	5,681,508	1661.3%	1.4870	0.9786	0.1087	0.9678	0.891	0.861		4.00%	0.2688	
	2052	1,090,192	20,266,930	1859.0%	729	281,743	5,237,666	1859.0%	1.4870	0.9786	0.1123	0.9678	0.888	0.857		4.00%	0.2584	
	2053	929,366	19,279,257	2074.5%	645	230,942	4,790,786	2074.5%	1.4870	0.9786	0.1160	0.9678	0.884	0.852		4.00%	0.2485	
	2054	788,342	18,201,277	2308.8%	568	188,364	4,348,956	2308.8%	1.4870	0.9786	0.1191	0.9678	0.881	0.848		4.00%	0.2389	
	2055	665,530	17,059,814	2563.3%	498	152,903	3,919,440	2563.3%	1.4870	0.9786	0.1226	0.9678	0.877	0.844		4.00%	0.2297	
	2056	559,438	15,871,561	2837.1%	436	123,586	3,506,195	2837.1%	1.4870	0.9786	0.1259	0.9678	0.874	0.841		4.00%	0.2209	
	2057	468,271	14,652,441	3129.1%	379	99,467	3,112,383	3129.1%	1.4870	0.9786	0.1289	0.9678	0.871	0.837		4.00%	0.2124	
	2058	390,401	13,431,025	3440.3%	329	79,737	2,743,209	3440.3%	1.4870	0.9786	0.1319	0.9678	0.868	0.834		4.00%	0.2042	
	2059	324,136	12,240,799	3776.4%	285	63,657	2,403,954	3776.4%	1.4870	0.9786	0.1348	0.9678	0.865	0.830		4.00%	0.1964	
	2060	268,109	11,080,647	4132.9%	246	50,628												

Attachment 6  
Metropolitan Life Insurance Company  
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	-	-	N/A	-	-	-	N/A								4.00%	1.3957
	2010	106,387	-	0.0%	134	142,771	-	0.0%								4.00%	1.3420
	2011	400,791	-	0.0%	211	517,171	-	0.0%								4.00%	1.2904
	2012	407,549	-	0.0%	204	505,666	-	0.0%								4.00%	1.2407
	2013	399,925	-	0.0%	198	477,121	-	0.0%								4.00%	1.1930
	2014	391,023	-	0.0%	189	448,558	-	0.0%								4.00%	1.1471
2015	379,639	4,281	1.1%	185	418,749	4,722	1.1%								4.00%	1.1030	
2016	380,586	-	0.0%	185	403,648	-	0.0%								4.00%	1.0606	
2017	377,426	35,425	9.4%	181	384,900	36,126	9.4%								4.00%	1.0198	
Projected Future Experience	2018	397,963	3,272	0.8%	177	390,234	3,209	0.8%	1.1840	N/A	0.0209	N/A	0.979	0.923		4.00%	0.9806
	2019	458,416	12,195	2.7%	174	432,225	11,498	2.7%	1.3959	N/A	0.0199	N/A	0.980	0.977		4.00%	0.9429
	2020	461,297	20,955	4.5%	170	418,213	18,998	4.5%	1.4364	N/A	0.0189	N/A	0.981	0.978		4.00%	0.9066
	2021	451,418	29,850	6.6%	167	393,516	26,022	6.6%	1.4364	N/A	0.0187	N/A	0.981	0.979		4.00%	0.8717
	2022	441,752	39,186	8.9%	164	370,278	32,846	8.9%	1.4364	N/A	0.0194	N/A	0.981	0.979		4.00%	0.8382
	2023	431,805	49,247	11.4%	161	348,020	39,692	11.4%	1.4364	N/A	0.0206	N/A	0.979	0.977		4.00%	0.8060
	2024	421,479	60,646	14.4%	157	326,633	46,999	14.4%	1.4364	N/A	0.0216	N/A	0.978	0.976		4.00%	0.7750
	2025	410,724	73,757	18.0%	154	306,055	54,961	18.0%	1.4364	N/A	0.0230	N/A	0.977	0.974		4.00%	0.7452
	2026	399,503	89,088	22.3%	150	286,244	63,832	22.3%	1.4364	N/A	0.0242	N/A	0.976	0.973		4.00%	0.7165
	2027	387,783	107,199	27.6%	146	267,160	73,854	27.6%	1.4364	N/A	0.0258	N/A	0.974	0.971		4.00%	0.6889
	2028	375,536	128,461	34.2%	142	248,772	85,098	34.2%	1.4364	N/A	0.0276	N/A	0.972	0.968		4.00%	0.6624
	2029	362,750	153,096	42.2%	138	231,059	97,517	42.2%	1.4364	N/A	0.0292	N/A	0.971	0.966		4.00%	0.6370
	2030	349,416	181,423	51.9%	133	214,006	111,116	51.9%	1.4364	N/A	0.0314	N/A	0.969	0.963		4.00%	0.6125
	2031	335,544	213,837	63.7%	129	197,606	125,931	63.7%	1.4364	N/A	0.0336	N/A	0.966	0.960		4.00%	0.5889
	2032	321,143	250,481	78.0%	124	181,851	141,837	78.0%	1.4364	N/A	0.0359	N/A	0.964	0.957		4.00%	0.5663
	2033	306,254	291,293	95.1%	120	166,749	158,604	95.1%	1.4364	N/A	0.0386	N/A	0.961	0.954		4.00%	0.5445
	2034	290,912	336,168	115.6%	115	152,304	175,997	115.6%	1.4364	N/A	0.0412	N/A	0.959	0.950		4.00%	0.5235
	2035	275,183	384,545	139.7%	110	138,528	193,581	139.7%	1.4364	N/A	0.0441	N/A	0.956	0.946		4.00%	0.5034
	2036	259,161	435,651	168.1%	104	125,445	210,874	168.1%	1.4364	N/A	0.0473	N/A	0.953	0.942		4.00%	0.4840
	2037	242,920	488,902	201.3%	99	113,061	227,547	201.3%	1.4364	N/A	0.0505	N/A	0.950	0.937		4.00%	0.4654
	2038	226,565	542,770	239.6%	94	101,393	242,903	239.6%	1.4364	N/A	0.0543	N/A	0.946	0.933		4.00%	0.4475
	2039	210,267	595,427	283.2%	88	90,480	256,219	283.2%	1.4364	N/A	0.0577	N/A	0.942	0.928		4.00%	0.4303
	2040	194,115	645,995	332.8%	83	80,317	267,288	332.8%	1.4364	N/A	0.0618	N/A	0.938	0.923		4.00%	0.4138
	2041	178,236	693,251	389.0%	77	70,911	275,808	389.0%	1.4364	N/A	0.0655	N/A	0.934	0.918		4.00%	0.3978
	2042	162,746	736,619	452.6%	72	62,258	281,790	452.6%	1.4364	N/A	0.0701	N/A	0.930	0.913		4.00%	0.3825
	2043	147,764	774,191	523.9%	67	54,353	284,773	523.9%	1.4364	N/A	0.0742	N/A	0.926	0.908		4.00%	0.3678
	2044	133,432	803,859	602.4%	61	47,193	284,313	602.4%	1.4364	N/A	0.0785	N/A	0.922	0.903		4.00%	0.3537
	2045	119,839	825,217	688.6%	56	40,755	280,641	688.6%	1.4364	N/A	0.0827	N/A	0.917	0.898		4.00%	0.3401
	2046	107,053	837,723	782.5%	51	35,007	273,937	782.5%	1.4364	N/A	0.0877	N/A	0.912	0.893		4.00%	0.3270
	2047	95,131	841,401	884.5%	47	29,912	264,557	884.5%	1.4364	N/A	0.0910	N/A	0.909	0.889		4.00%	0.3144
	2048	84,129	836,378	994.2%	42	25,435	252,863	994.2%	1.4364	N/A	0.0961	N/A	0.904	0.884		4.00%	0.3023
	2049	74,044	823,146	1111.7%	38	21,525	239,291	1111.7%	1.4364	N/A	0.0999	N/A	0.900	0.880		4.00%	0.2907
	2050	64,870	802,713	1237.4%	34	18,133	224,376	1237.4%	1.4364	N/A	0.1044	N/A	0.896	0.876		4.00%	0.2795
	2051	56,602	775,175	1369.5%	30	15,213	208,345	1369.5%	1.4364	N/A	0.1075	N/A	0.893	0.873		4.00%	0.2688
	2052	49,209	742,103	1508.1%	27	12,717	191,785	1508.1%	1.4364	N/A	0.1112	N/A	0.889	0.869		4.00%	0.2584
	2053	42,636	704,503	1652.4%	24	10,595	175,065	1652.4%	1.4364	N/A	0.1151	N/A	0.885	0.866		4.00%	0.2485
	2054	36,833	663,531	1801.4%	21	8,801	158,542	1801.4%	1.4364	N/A	0.1184	N/A	0.882	0.864		4.00%	0.2389
	2055	31,747	620,329	1954.0%	19	7,294	142,519	1954.0%	1.4364	N/A	0.1210	N/A	0.879	0.862		4.00%	0.2297
	2056	27,316	575,851	2108.1%	16	6,034	127,211	2108.1%	1.4364	N/A	0.1242	N/A	0.876	0.860		4.00%	0.2209
	2057	23,470	530,892	2262.0%	14	4,985	112,769	2262.0%	1.4364	N/A	0.1252	N/A	0.875	0.859		4.00%	0.2124
	2058	20,160	488,125	2421.2%	12	4,118	99,697	2421.2%	1.4364	N/A	0.1283	N/A	0.872	0.859		4.00%	0.2042
	2059	17,313	446,394	2578.4%	11	3,400	87,667	2578.4%	1.4364	N/A	0.1285	N/A	0.871	0.859		4.00%	0.1964
	2060	14,879	405,944	2728.3%	9	2,810	76,657	2728.3%	1.4364	N/A	0.1317	N/A	0.868	0.859		4.00%	0.1888
	2061	12,789	367,856	2876.3%	8	2,322	66,792	2876.3%	1.4364	N/A	0.1303	N/A	0.870	0.860		4.00%	0.1816
	2062	11,004	333,273	3028.7%	7	1,921	58,186	3028.7%	1.4364	N/A	0.1327	N/A	0.867	0.860		4.00%	0.1746
	2063	9,478	304,191	3209.6%	6	1,591	51,066	3209.6%	1.4364	N/A	0.1303	N/A	0.870	0.861		4.00%	0.1679
	2064	8,169	279,008	3415.3%	5	1,319	45,037	3415.3%	1.4364	N/A	0.1303	N/A	0.870	0.862		4.00%	0.1614
	2065	7,045	256,374	3639.0%	5	1,093	39,792	3639.0%	1.4364	N/A	0.1348	N/A	0.865	0.862		4.00%	0.1552
	2066	6,076	235,368	3873.9%	4	907	35,126	3873.9%	1.4364	N/A	0.1277	N/A	0.872	0.862		4.00%	0.1492
	2067	5,233	217,797	416													

Attachment 6  
Metropolitan Life Insurance Company  
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 3.52% Future Increase  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A								4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A								4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A								4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A								4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A								4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A								4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A								4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A								4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A								4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A								4.00%	1.4515
	2009	-	-	N/A	-	-	-	N/A								4.00%	1.3957
	2010	106,387	-	0.0%	134	142,771	-	0.0%								4.00%	1.3420
	2011	400,791	-	0.0%	211	517,171	-	0.0%								4.00%	1.2904
	2012	407,549	-	0.0%	204	505,666	-	0.0%								4.00%	1.2407
	2013	399,925	-	0.0%	198	477,121	-	0.0%								4.00%	1.1930
	2014	391,023	-	0.0%	189	448,558	-	0.0%								4.00%	1.1471
2015	379,639	4,281	1.1%	185	418,749	4,722	1.1%								4.00%	1.1030	
2016	380,586	-	0.0%	185	403,648	-	0.0%								4.00%	1.0606	
2017	377,426	35,425	9.4%	181	384,900	36,126	9.4%								4.00%	1.0198	
Projected Future Experience	2018	397,963	3,272	0.8%	177	390,234	3,209	0.8%	1.1840	1.0000	0.0209	1.0000	0.979	0.923	4.00%	0.9806	
	2019	458,416	12,195	2.7%	174	432,225	11,498	2.7%	1.3959	1.0000	0.0199	1.0000	0.980	0.977	4.00%	0.9429	
	2020	456,948	20,401	4.5%	168	414,270	18,496	4.5%	1.4615	0.9894	0.0346	0.9840	0.965	0.978	4.00%	0.9066	
	2021	442,582	28,271	6.4%	162	385,813	24,645	6.4%	1.4870	0.9786	0.0348	0.9678	0.965	0.979	4.00%	0.8717	
	2022	433,105	37,113	8.6%	159	363,031	31,108	8.6%	1.4870	0.9786	0.0194	0.9678	0.981	0.979	4.00%	0.8382	
	2023	423,353	46,642	11.0%	155	341,208	37,592	11.0%	1.4870	0.9786	0.0206	0.9678	0.979	0.977	4.00%	0.8060	
	2024	413,229	57,437	13.9%	152	320,239	44,512	13.9%	1.4870	0.9786	0.0216	0.9678	0.978	0.976	4.00%	0.7750	
	2025	402,685	69,855	17.3%	149	300,065	52,053	17.3%	1.4870	0.9786	0.0230	0.9678	0.977	0.974	4.00%	0.7452	
	2026	391,683	84,375	21.5%	145	280,641	60,455	21.5%	1.4870	0.9786	0.0242	0.9678	0.976	0.973	4.00%	0.7165	
	2027	380,192	101,527	26.7%	141	261,931	69,946	26.7%	1.4870	0.9786	0.0258	0.9678	0.974	0.971	4.00%	0.6889	
	2028	368,186	121,664	33.0%	137	243,903	80,596	33.0%	1.4870	0.9786	0.0276	0.9678	0.972	0.968	4.00%	0.6624	
	2029	355,649	144,996	40.8%	133	226,537	92,357	40.8%	1.4870	0.9786	0.0292	0.9678	0.971	0.966	4.00%	0.6370	
	2030	342,577	171,824	50.2%	129	209,817	105,237	50.2%	1.4870	0.9786	0.0314	0.9678	0.969	0.963	4.00%	0.6125	
	2031	328,976	202,522	61.6%	125	193,738	119,268	61.6%	1.4870	0.9786	0.0336	0.9678	0.966	0.960	4.00%	0.5889	
	2032	314,857	237,228	75.3%	120	178,291	134,333	75.3%	1.4870	0.9786	0.0359	0.9678	0.964	0.957	4.00%	0.5663	
	2033	300,259	275,881	91.9%	116	163,486	150,212	91.9%	1.4870	0.9786	0.0386	0.9678	0.961	0.954	4.00%	0.5445	
	2034	285,218	318,381	111.6%	111	149,323	166,685	111.6%	1.4870	0.9786	0.0412	0.9678	0.959	0.950	4.00%	0.5235	
	2035	269,797	364,198	135.0%	106	135,817	183,339	135.0%	1.4870	0.9786	0.0441	0.9678	0.956	0.946	4.00%	0.5034	
	2036	254,089	412,600	162.4%	101	122,990	199,716	162.4%	1.4870	0.9786	0.0473	0.9678	0.953	0.942	4.00%	0.4840	
	2037	238,165	463,034	194.4%	96	110,848	215,507	194.4%	1.4870	0.9786	0.0505	0.9678	0.950	0.937	4.00%	0.4654	
	2038	222,130	514,052	231.4%	91	99,409	230,051	231.4%	1.4870	0.9786	0.0543	0.9678	0.946	0.933	4.00%	0.4475	
	2039	206,151	563,923	273.5%	85	88,709	242,663	273.5%	1.4870	0.9786	0.0577	0.9678	0.942	0.928	4.00%	0.4303	
	2040	190,316	611,815	321.5%	80	78,745	253,145	321.5%	1.4870	0.9786	0.0618	0.9678	0.938	0.923	4.00%	0.4138	
	2041	174,747	666,571	375.7%	75	69,523	261,215	375.7%	1.4870	0.9786	0.0655	0.9678	0.934	0.918	4.00%	0.3978	
	2042	159,561	697,644	437.2%	70	61,039	266,881	437.2%	1.4870	0.9786	0.0701	0.9678	0.930	0.913	4.00%	0.3825	
	2043	144,872	733,228	506.1%	65	53,289	269,705	506.1%	1.4870	0.9786	0.0742	0.9678	0.926	0.908	4.00%	0.3678	
	2044	130,821	761,326	582.0%	59	46,269	269,270	582.0%	1.4870	0.9786	0.0785	0.9678	0.922	0.903	4.00%	0.3537	
	2045	117,493	781,554	665.2%	55	39,957	265,792	665.2%	1.4870	0.9786	0.0827	0.9678	0.917	0.898	4.00%	0.3401	
	2046	104,958	793,399	755.9%	50	34,321	259,443	755.9%	1.4870	0.9786	0.0877	0.9678	0.912	0.893	4.00%	0.3270	
	2047	93,269	796,882	854.4%	45	29,326	250,559	854.4%	1.4870	0.9786	0.0910	0.9678	0.909	0.889	4.00%	0.3144	
	2048	82,482	792,124	960.4%	41	24,937	239,484	960.4%	1.4870	0.9786	0.0961	0.9678	0.904	0.884	4.00%	0.3023	
	2049	72,594	779,593	1073.9%	37	21,103	226,630	1073.9%	1.4870	0.9786	0.0999	0.9678	0.900	0.880	4.00%	0.2907	
	2050	63,600	760,241	1195.3%	33	17,778	212,504	1195.3%	1.4870	0.9786	0.1044	0.9678	0.896	0.876	4.00%	0.2795	
	2051	55,494	734,159	1323.0%	29	14,915	197,321	1323.0%	1.4870	0.9786	0.1075	0.9678	0.893	0.873	4.00%	0.2688	
	2052	48,246	702,838	1456.8%	26	12,468	181,637	1456.8%	1.4870	0.9786	0.1112	0.9678	0.889	0.869	4.00%	0.2584	
	2053	41,801	667,227	1596.2%	23	10,387	165,802	1596.2%	1.4870	0.9786	0.1151	0.9678	0.885	0.866	4.00%	0.2485	
	2054	36,112	628,423	1740.2%	20	8,629	150,153	1740.2%	1.4870	0.9786	0.1184	0.9678	0.882	0.864	4.00%	0.2389	
	2055	31,125	587,507	1887.5%	18	7,151	134,978	1887.5%	1.4870	0.9786	0.1210	0.9678	0.879	0.862	4.00%	0.2297	
	2056	26,781	545,382	2036.4%	16	5,916	120,481	2036.4%	1.4870	0.9786	0.1242	0.9678	0.876	0.860	4.00%	0.2209	
	2057	23,010	502,802	2185.1%	14	4,888	106,802	2185.1%	1.4870	0.9786	0.1252	0.9678	0.875	0.859	4.00%	0.2124	
	2058	19,765	462,298	2338.9%	12	4,037	94,422	2338.9%	1.4870	0.9786	0.1283	0.9678	0.872	0.859	4.00%	0.2042	
	2059	16,974	422,775	2490.7%	10	3,334	83,028	2490.7%	1.4870	0.9786	0.1285	0.9678	0.871	0.859	4.00%	0.1964	
	2060	14,588	384,465	2635.5%	9	2,755	72,601	2635.5%	1.4870	0.9786	0.1317	0.9678	0.868	0.859	4.00%	0.1888	
	2061	12,539	348,392	2778.5%	8	2,277	63,258	2778.5%	1.4870	0.9786	0.1303	0.9678	0.870	0.860	4.00%	0.1816	
	2062	10,788	315,639	2925.8%	7	1,884	55,107	2925.8%	1.4870	0.9786	0.1327	0.9678	0.867	0.860	4.00%	0.1746	
	2063	9,292	288,096	3100.5%	6	1,560	48,364	3100.5%	1.4870	0.9786	0.1303	0.9678	0.870	0.861	4.00%	0.1679	
	2064	8,009	264,245	3299.2%	5	1,293	42,654	3299.2%	1.4870	0.9786	0.1303	0.9678	0.870	0.862	4.00%	0.1614	
	2065	6,907	242,809	3515.2%	4	1,072	37,686	3515.2%	1.4870	0.9786							



Attachment 7  
Metropolitan Life Insurance Company  
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency	Premium Persistency				
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A									4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A									4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A									4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A									4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A									4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A									4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A									4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A									4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A									4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A									4.00%	1.4515
	2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%									4.00%	1.3957
	2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%									4.00%	1.3420
	2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%									4.00%	1.2904
	2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%									4.00%	1.2407
	2013	12,624,976	958,098	7.6%	6,261	15,061,928	1,143,036	7.6%									4.00%	1.1930
	2014	12,338,858	781,271	6.3%	6,116	14,154,407	896,227	6.3%									4.00%	1.1471
	2015	12,036,604	904,646	7.5%	6,004	13,276,614	997,843	7.5%									4.00%	1.1030
2016	11,864,837	1,831,626	15.4%	5,892	12,583,799	1,942,615	15.4%									4.00%	1.0606	
2017	11,488,619	2,133,522	18.6%	5,783	11,716,138	2,175,775	18.6%									4.00%	1.0198	
Projected Future Experience	2018	11,203,230	1,972,500	17.6%	5,650	10,985,671	1,934,195	17.6%	1.0000	N/A	0.0229	N/A	0.977	0.975		4.00%	0.9806	
	2019	10,878,846	2,261,362	20.8%	5,525	10,257,295	2,132,162	20.8%	1.0000	N/A	0.0221	N/A	0.978	0.971		4.00%	0.9429	
	2020	10,339,951	2,604,001	25.2%	5,406	9,374,220	2,360,792	25.2%	1.0000	N/A	0.0216	N/A	0.978	0.950		4.00%	0.9066	
	2021	9,821,399	3,008,501	30.6%	5,288	8,561,634	2,622,609	30.6%	1.0000	N/A	0.0217	N/A	0.978	0.950		4.00%	0.8717	
	2022	9,536,860	3,485,213	36.5%	5,168	7,993,839	2,921,321	36.5%	1.0000	N/A	0.0228	N/A	0.977	0.971		4.00%	0.8382	
	2023	9,253,024	4,043,020	43.7%	5,044	7,457,621	3,258,536	43.7%	1.0000	N/A	0.0240	N/A	0.976	0.970		4.00%	0.8060	
	2024	8,960,425	4,685,547	52.3%	4,916	6,944,035	3,631,145	52.3%	1.0000	N/A	0.0253	N/A	0.975	0.968		4.00%	0.7750	
	2025	8,658,779	5,416,745	62.6%	4,784	6,452,182	4,036,346	62.6%	1.0000	N/A	0.0269	N/A	0.973	0.966		4.00%	0.7452	
	2026	8,347,888	6,239,113	74.7%	4,648	5,981,268	4,470,329	74.7%	1.0000	N/A	0.0284	N/A	0.972	0.964		4.00%	0.7165	
	2027	8,027,932	7,151,499	89.1%	4,507	5,530,788	4,926,975	89.1%	1.0000	N/A	0.0303	N/A	0.970	0.962		4.00%	0.6889	
	2028	7,698,870	8,148,044	105.8%	4,362	5,100,080	5,397,632	105.8%	1.0000	N/A	0.0322	N/A	0.968	0.959		4.00%	0.6624	
	2029	7,361,437	9,228,338	125.4%	4,213	4,688,989	5,878,142	125.4%	1.0000	N/A	0.0342	N/A	0.966	0.956		4.00%	0.6370	
	2030	7,016,262	10,378,004	147.9%	4,059	4,297,234	6,356,193	147.9%	1.0000	N/A	0.0365	N/A	0.964	0.953		4.00%	0.6125	
	2031	6,664,579	11,590,394	173.9%	3,902	3,924,846	6,825,715	173.9%	1.0000	N/A	0.0388	N/A	0.961	0.950		4.00%	0.5889	
	2032	6,307,622	12,847,129	203.7%	3,741	3,571,760	7,274,827	203.7%	1.0000	N/A	0.0412	N/A	0.959	0.946		4.00%	0.5663	
	2033	5,946,993	14,132,752	237.6%	3,576	3,238,028	7,695,024	237.6%	1.0000	N/A	0.0440	N/A	0.956	0.943		4.00%	0.5445	
	2034	5,584,200	15,412,722	276.0%	3,409	2,923,552	8,069,177	276.0%	1.0000	N/A	0.0468	N/A	0.953	0.939		4.00%	0.5235	
	2035	5,221,279	16,654,612	319.0%	3,239	2,628,412	8,383,996	319.0%	1.0000	N/A	0.0498	N/A	0.950	0.935		4.00%	0.5034	
	2036	4,860,433	17,839,708	367.0%	3,068	2,352,655	8,635,171	367.0%	1.0000	N/A	0.0529	N/A	0.947	0.931		4.00%	0.4840	
	2037	4,503,743	18,945,786	420.7%	2,896	2,096,155	8,817,846	420.7%	1.0000	N/A	0.0561	N/A	0.944	0.927		4.00%	0.4654	
	2038	4,153,406	19,937,670	480.0%	2,724	1,858,750	8,922,590	480.0%	1.0000	N/A	0.0595	N/A	0.941	0.922		4.00%	0.4475	
	2039	3,811,596	20,765,026	544.8%	2,552	1,640,175	8,935,434	544.8%	1.0000	N/A	0.0630	N/A	0.937	0.918		4.00%	0.4303	
	2040	3,480,507	21,440,311	616.0%	2,382	1,440,099	8,871,171	616.0%	1.0000	N/A	0.0666	N/A	0.933	0.913		4.00%	0.4138	
	2041	3,162,077	21,936,429	693.7%	2,215	1,258,024	8,727,351	693.7%	1.0000	N/A	0.0702	N/A	0.930	0.909		4.00%	0.3978	
	2042	2,857,903	22,256,473	778.8%	2,051	1,093,278	8,514,115	778.8%	1.0000	N/A	0.0740	N/A	0.926	0.904		4.00%	0.3825	
	2043	2,569,315	22,366,819	870.5%	1,891	945,077	8,227,238	870.5%	1.0000	N/A	0.0778	N/A	0.922	0.899		4.00%	0.3678	
	2044	2,297,551	22,283,374	969.9%	1,737	812,609	7,881,293	969.9%	1.0000	N/A	0.0817	N/A	0.918	0.894		4.00%	0.3537	
	2045	2,043,573	22,020,872	1077.6%	1,588	694,981	7,488,894	1077.6%	1.0000	N/A	0.0856	N/A	0.914	0.889		4.00%	0.3401	
	2046	1,807,961	21,563,513	1192.7%	1,446	591,206	7,051,303	1192.7%	1.0000	N/A	0.0894	N/A	0.911	0.885		4.00%	0.3270	
	2047	1,590,938	20,971,095	1318.2%	1,311	500,230	6,593,828	1318.2%	1.0000	N/A	0.0934	N/A	0.907	0.880		4.00%	0.3144	
	2048	1,392,331	20,230,488	1453.0%	1,184	420,945	6,116,310	1453.0%	1.0000	N/A	0.0973	N/A	0.903	0.875		4.00%	0.3023	
	2049	1,212,015	19,328,565	1594.7%	1,064	352,337	5,618,876	1594.7%	1.0000	N/A	0.1010	N/A	0.899	0.870		4.00%	0.2907	
	2050	1,049,206	18,341,225	1748.1%	952	293,276	5,126,782	1748.1%	1.0000	N/A	0.1048	N/A	0.895	0.866		4.00%	0.2795	
	2051	903,547	17,265,985	1910.9%	849	242,848	4,640,604	1910.9%	1.0000	N/A	0.1087	N/A	0.891	0.861		4.00%	0.2688	
	2052	774,127	16,117,787	2082.1%	754	200,061	4,165,386	2082.1%	1.0000	N/A	0.1123	N/A	0.888	0.857		4.00%	0.2584	
	2053	659,926	14,934,255	2263.0%	666	163,988	3,711,077	2263.0%	1.0000	N/A	0.1160	N/A	0.884	0.852		4.00%	0.2485	
	2054	559,788	13,733,596	2453.4%	587	133,754	3,281,462	2453.4%	1.0000	N/A	0.1191	N/A	0.881	0.848		4.00%	0.2389	
	2055	472,581	12,546,233	2654.8%	515	108,574	2,882,459	2654.8%	1.0000	N/A	0.1226	N/A	0.877	0.844		4.00%	0.2297	
	2056	397,248	11,394,815	2868.4%	450	87,756	2,517,235	2868.4%	1.0000	N/A	0.1259	N/A	0.874	0.841		4.00%	0.2209	
	2057	332,511	10,283,153	3092.6%	392	70,630	2,184,286	3092.6%	1.0000	N/A	0.1289	N/A	0.871	0.837		4.00%	0.2124	
	2058	277,217	9,234,014	3														

Attachment 8  
Metropolitan Life Insurance Company  
Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception  
Policy Forms: LTC2007  
Policies with Application Dates After December 13, 2009

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistency Factors		Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Shock Lapse				Policy Persistency						
Historical Experience	1998	-	-	N/A	-	-	-	N/A										4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A										4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A										4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A										4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A										4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A										4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A										4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A										4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A										4.00%	1.5699
	2007	-	-	N/A	-	-	-	N/A										4.00%	1.5096
	2008	-	-	N/A	-	-	-	N/A										4.00%	1.4515
	2009	1,344,522	-	0.0%	1,613	1,876,512	-	0.0%										4.00%	1.3957
	2010	9,623,051	471,938	4.9%	5,645	12,914,061	633,337	4.9%										4.00%	1.3420
	2011	19,246,120	192,502	1.0%	6,857	24,834,756	248,400	1.0%										4.00%	1.2904
	2012	18,985,661	35,323	0.2%	6,518	23,556,409	43,827	0.2%										4.00%	1.2407
	2013	18,772,879	958,098	5.1%	6,261	22,396,539	1,143,036	5.1%										4.00%	1.1930
	2014	18,347,433	781,271	4.3%	6,116	21,047,088	896,227	4.3%										4.00%	1.1471
	2015	17,897,993	904,646	5.1%	6,004	19,741,842	997,843	5.1%										4.00%	1.1030
	2016	17,642,580	1,831,626	10.4%	5,892	18,711,651	1,942,615	10.4%										4.00%	1.0606
2017	17,083,158	2,133,522	12.5%	5,783	17,421,472	2,175,775	12.5%										4.00%	1.0198	
Projected Future Experience	2018	16,658,796	1,972,500	11.8%	5,650	16,335,293	1,934,195	11.8%	1.4870	N/A	0.0229	N/A	0.977	0.975			4.00%	0.9806	
	2019	16,176,449	2,261,362	14.0%	5,525	15,252,224	2,132,162	14.0%	1.4870	N/A	0.0221	N/A	0.978	0.971			4.00%	0.9429	
	2020	15,375,131	2,604,001	16.9%	5,406	13,939,123	2,360,792	16.9%	1.4870	N/A	0.0216	N/A	0.978	0.950			4.00%	0.9066	
	2021	14,604,063	3,008,501	20.6%	5,288	12,730,839	2,622,609	20.6%	1.4870	N/A	0.0217	N/A	0.978	0.950			4.00%	0.8717	
	2022	14,180,964	3,485,213	24.6%	5,168	11,886,547	2,921,321	24.6%	1.4870	N/A	0.0228	N/A	0.977	0.971			4.00%	0.8382	
	2023	13,758,910	4,043,020	29.4%	5,044	11,089,211	3,258,536	29.4%	1.4870	N/A	0.0240	N/A	0.976	0.970			4.00%	0.8060	
	2024	13,323,826	4,685,547	35.2%	4,916	10,325,527	3,631,145	35.2%	1.4870	N/A	0.0253	N/A	0.975	0.968			4.00%	0.7750	
	2025	12,875,289	5,416,745	42.1%	4,784	9,594,159	4,036,346	42.1%	1.4870	N/A	0.0269	N/A	0.973	0.966			4.00%	0.7452	
	2026	12,413,006	6,239,113	50.3%	4,648	8,893,927	4,470,329	50.3%	1.4870	N/A	0.0284	N/A	0.972	0.964			4.00%	0.7165	
	2027	11,937,243	7,151,499	59.9%	4,507	8,224,080	4,926,975	59.9%	1.4870	N/A	0.0303	N/A	0.970	0.962			4.00%	0.6889	
	2028	11,447,940	8,148,044	71.2%	4,362	7,583,633	5,397,632	71.2%	1.4870	N/A	0.0322	N/A	0.968	0.959			4.00%	0.6624	
	2029	10,946,188	9,228,338	84.3%	4,213	6,972,355	5,878,142	84.3%	1.4870	N/A	0.0342	N/A	0.966	0.956			4.00%	0.6370	
	2030	10,432,926	10,378,004	99.5%	4,059	6,389,831	6,356,193	99.5%	1.4870	N/A	0.0365	N/A	0.964	0.953			4.00%	0.6125	
	2031	9,909,987	11,590,394	117.0%	3,902	5,836,104	6,825,715	117.0%	1.4870	N/A	0.0388	N/A	0.961	0.950			4.00%	0.5889	
	2032	9,379,205	12,847,129	137.0%	3,741	5,311,077	7,274,827	137.0%	1.4870	N/A	0.0412	N/A	0.959	0.946			4.00%	0.5663	
	2033	8,842,962	14,132,752	159.8%	3,576	4,814,830	7,695,024	159.8%	1.4870	N/A	0.0440	N/A	0.956	0.943			4.00%	0.5445	
	2034	8,303,502	15,412,722	185.6%	3,409	4,347,216	8,069,177	185.6%	1.4870	N/A	0.0468	N/A	0.953	0.939			4.00%	0.5235	
	2035	7,763,851	16,654,612	214.5%	3,239	3,908,353	8,383,996	214.5%	1.4870	N/A	0.0498	N/A	0.950	0.935			4.00%	0.5034	
	2036	7,227,288	17,839,708	246.8%	3,068	3,498,312	8,635,171	246.8%	1.4870	N/A	0.0529	N/A	0.947	0.931			4.00%	0.4840	
	2037	6,696,901	18,945,786	282.9%	2,896	3,116,907	8,817,846	282.9%	1.4870	N/A	0.0561	N/A	0.944	0.927			4.00%	0.4654	
	2038	6,175,963	19,937,670	322.8%	2,724	2,763,893	8,922,590	322.8%	1.4870	N/A	0.0595	N/A	0.941	0.922			4.00%	0.4475	
	2039	5,667,705	20,765,026	366.4%	2,552	2,438,880	8,935,434	366.4%	1.4870	N/A	0.0630	N/A	0.937	0.918			4.00%	0.4303	
	2040	5,175,387	21,440,311	414.3%	2,382	2,141,375	8,871,171	414.3%	1.4870	N/A	0.0666	N/A	0.933	0.913			4.00%	0.4138	
	2041	4,701,893	21,936,429	466.5%	2,215	1,870,636	8,727,351	466.5%	1.4870	N/A	0.0702	N/A	0.930	0.909			4.00%	0.3978	
	2042	4,249,597	22,256,473	523.7%	2,051	1,625,665	8,514,115	523.7%	1.4870	N/A	0.0740	N/A	0.926	0.904			4.00%	0.3825	
	2043	3,820,478	22,366,819	585.4%	1,891	1,405,295	8,227,238	585.4%	1.4870	N/A	0.0778	N/A	0.922	0.899			4.00%	0.3678	
	2044	3,416,375	22,283,374	652.3%	1,737	1,208,320	7,881,293	652.3%	1.4870	N/A	0.0817	N/A	0.918	0.894			4.00%	0.3537	
	2045	3,038,718	22,020,872	724.7%	1,588	1,033,412	7,488,894	724.7%	1.4870	N/A	0.0856	N/A	0.914	0.889			4.00%	0.3401	
	2046	2,688,372	21,563,513	802.1%	1,446	879,102	7,051,303	802.1%	1.4870	N/A	0.0894	N/A	0.911	0.885			4.00%	0.3270	
	2047	2,365,667	20,971,095	886.5%	1,311	743,824	6,593,828	886.5%	1.4870	N/A	0.0934	N/A	0.907	0.880			4.00%	0.3144	
	2048	2,070,346	20,230,488	977.2%	1,184	625,930	6,116,310	977.2%	1.4870	N/A	0.0973	N/A	0.903	0.875			4.00%	0.3023	
	2049	1,802,223	19,328,565	1072.5%	1,064	523,912	5,618,876	1072.5%	1.4870	N/A	0.1010	N/A	0.899	0.870			4.00%	0.2907	
	2050	1,560,131	18,341,225	1175.6%	952	436,091	5,126,782	1175.6%	1.4870	N/A	0.1048	N/A	0.895	0.866			4.00%	0.2795	
	2051	1,343,542	17,265,985	1285.1%	849	361,106	4,640,604	1285.1%	1.4870	N/A	0.1087	N/A	0.891	0.861			4.00%	0.2688	
	2052	1,151,098	16,117,787	1400.2%	754	297,483	4,165,386	1400.2%	1.4870	N/A	0.1123	N/A	0.888	0.857			4.00%	0.2584	
	2053	981,286	14,934,255	1521.9%	666	243,844	3,711,077	1521.9%	1.4870	N/A	0.1160	N/A	0.884	0.852			4.00%	0.2485	
	2054	832,384	13,733,596	1649.9%	587	198,887	3,281,462	1649.9%	1.4870	N/A	0.1191	N/A	0.881	0.848			4.00%	0.2389	
	2055	702,711	12,546,233	1785.4%	515	161,446	2,882,459	1785.4%	1.4870	N/A	0.1226	N/A	0.877	0.844			4.00%	0.2297	
	2056	590,693	11,394,815	1929.1%	450	130,490	2,517,235	1929.1%	1.4870	N/A	0.1259	N/A	0.874						

**Attachment 9**  
**Metropolitan Life Insurance Company**  
**Policy Forms: LTC2007**  
**Historial Claim and Active Life Reserves**

**Nationwide**

<b>Calendar Year</b>	<b>Incurred Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2000	-	
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	-	
2013	309,895	
2014	191,681	
2015	459,767	
2016	1,331,206	
2017	1,920,422	102,981,635

**State of Pennsylvania**

<b>Calendar Year</b>	<b>Incurred Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	-	
2013	-	
2014	-	
2015	-	
2016	880	
2017	84,636	2,836,186

<sup>1</sup> Figure as of 12/31/2017